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THIRTY-NINTH
AND
FORTIETH
ANNUAL REPORTS
OF
William L. Hazlett
State Bank Commissioner
OF THE
STATE OF COLORADO



To His Excellency
Hon. William Lee Knous
The Governor of the State
of
Colorado

For the Period from January 1, 1945
to December 31, 1946

BRADFORD-ROBINSON PTG. Co.
DENVER, COLO.

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For the Period from January 1, 1945
to December 31, 1946

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

DEPARTMENT ESTABLISHED

The Department of Banking was established
by Legislative enactment approved
April 13, 1907

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT McFERNON

MAPLE T. HARL

S. F. HUTCHISON

*Deceased

Official Roster

STATE BANK COMMISSION

WILLIAM L. HAZLETT, *Commissioner*

JOHN JEPSON, *Chief Deputy Commissioner and Principal Examiner*

DEPUTY COMMISSIONERS AND SENIOR EXAMINERS

FRANK E. GOLDY

CHARLES F. DRENEL

H. PARKER JOHNSON

LEROY C. RODGERS

DEWITT McNUTT

CAROLINE CECCHINI, *Principal Clerk*

GERTRUDE SCHOTT, *Principal Stenographer*

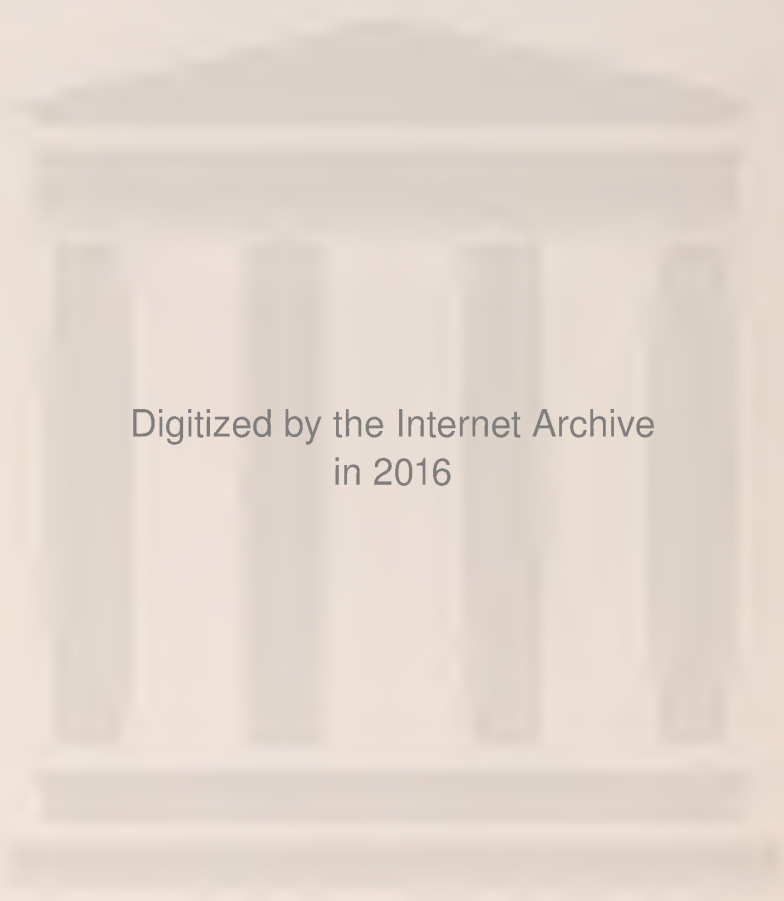
MARY D. POPE, *Senior Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

Telephone KEystone 1171, Branch 217



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Letter of Transmittal

December 31, 1946

To His Excellency,
W. LEE KNOUS,
Governor of Colorado.

Sir:

I have the honor to submit the Thirty-ninth and Fortieth Annual Reports of the Department of Banking for the years 1945 and 1946 in compliance with the terms and provisions of Section 85, Chapter 18, 1935 Colorado Statutes Annotated, as amended, being the state banking laws.

Respectfully submitted.

WILLIAM L. HAZLETT,
State Bank Commissioner.

Alphabetical Index

A			Page
Location	Bank No.	Name of Bank	No.
Aspen	283	Pitkin County Bank.....	18
Aurora	435	Bank of Aurora.....	19

B			
Boulder	9	Mercantile Bank and Trust Company, The...	20
Brighton	428	Brighton State Bank, The.....	21
Brush	294	Farmers State Bank of Brush.....	22
Burlington	427	Bank of Burlington, The.....	23
Byers	206	Byers State Bank, The.....	24

C			
Calhan	312	Farmers State Bank of Calhan.....	25
Castle Rock	433	The Bank of Douglas County.....	26
Cheyenne Wells....	437	The Eastern Colorado Bank.....	27
Colorado Springs...	20	Colorado Savings Bank of Colo. Springs, The	28
Cortez	429	The Citizen's State Bank of Cortez.....	29
Craig	421	Moffat County State Bank.....	30

D			
Delta	149	Colorado Bank & Trust Co., The.....	31
Del Norte.....	431	Rio Grande County Bank, The.....	32
Denver	30	Central Savings Bank and Trust Co., The...	33
Denver	92	Colorado State Bank of Denver, The.....	34
Denver	1	International Trust Company, The.....	35
Dolores	41	J. J. Harris Co., Bankers.....	36

E			
Eaton	432	Eaton Bank, The.....	37
Elbert	43	Elbert County Bank, The.....	38
Erie	285	Erie Bank, The.....	39
Estes Park.....	37	Estes Park Bank, The.....	40

F			
Fairplay	274	Bank of Fairplay.....	41
Fort Lupton.....	50	Fort Lupton State Bank.....	42
Fort Morgan.....	291	Farmers State Bank of Fort Morgan.....	43
Fowler	52	Fowler State Bank.....	44
Fruita	440	Fruita State Bank.....	45

G

Location	Bank No.	Name of Bank	Page No.
Granada	288	American State Bank, The.....	46
Grand Junction.....	422	United States Bank of Grand Junction.....	47
Greeley	59	Weld County Savings Bank, The.....	48
Gunnison	207	Gunnison Bank and Trust Company, The.....	49

H

Haxtun	436	Haxtun Community Bank.....	50
Hereford	382	Hereford State Bank, The.....	51
Hotchkiss	425	First State Bank, The.....	52

I

Idaho Springs.....	438	First State Bank.....	53
Ignacio	198	Ignacio State Bank, The.....	54

K

Keenesburg	442	Citizens State Bank, The.....	55
Kiowa	136	Kiowa State Bank, The.....	56
Kirk	321	Kirk State Bank, The.....	57
Kit Carson.....	176	Kit Carson State Bank, The.....	58
Kremmling	70	State Bank of Kremmling, The.....	59

L

Lakewood	439	Jefferson County Bank, The.....	60
La Junta.....	73	Colorado Savings and Trust Company, The...	61
La Junta.....	72	La Junta State Bank, The.....	62
Lamar	394	Valley State Bank, The.....	63
Leadville	434	Commercial Bank of Leadville, The.....	64
Louisville	284	First State Bank of Louisville, The.....	65

M

McClave	397	McClave State Bank, The.....	66
Manassa	243	Colonial State Bank, The.....	67
Manitou	85	Bank of Manitou, The.....	68
Manzanola	337	J. N. Beaty & Co., Bankers.....	69
Monte Vista.....	430	Farmers and Merchants Bank.....	70

O

Ouray	270	Citizens State Bank of Ouray, The.....	71
-------------	-----	--	----

P

Pagosa Springs....	147	Citizens State Bank of Pagosa Springs.....	72
Paoli	304	Paoli State Bank, The.....	73
Pueblo	101	Minnequa Bank of Pueblo, The.....	74
Pueblo	174	Pueblo Savings and Trust Company, The....	75

R

Rangely	441	First State Bank of Rangely.....	76
---------------	-----	----------------------------------	----

S

Location	Bank No.	Name of Bank	Page No.
Sterling	346	Commercial Savings Bank of Sterling, The...	77
Sterling	417	Security State Bank of Sterling, The.....	78

W

Walsenburg	156	Guaranty State Bank, The.....	79
Walsh	313	Colorado State Bank of Walsh.....	80
Wiley	123	State Bank of Wiley, The.....	81

Y

Yuma	224	Farmers State Bank of Yuma.....	82
------------	-----	---------------------------------	----

Annual Report 1945

VOLUNTARY LIQUIDATION

First State Bank of Alamosa, Alamosa, Colorado

AMENDMENT, INCREASED CAPITAL STOCK

The Brighton State Bank, Brighton, to \$50,000.00

The Fort Lupton State Bank, Fort Lupton, to \$50,000.00

CERTIFICATE OF AUTHORITY ISSUED

Jefferson County Bank, Lakewood

MONEY LENDERS

There were 112 money lenders in 1945

CREDIT UNIONS

There were 60 credit unions in 1945

INDUSTRIAL BANKS

During 1945 there were 10 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There were 2 title and guaranty companies

Annual Report 1946

VOLUNTARY LIQUIDATION

Paoli State Bank, Paoli
Bank of DeBeque, DeBeque

AMENDMENT, INCREASED CAPITAL STOCK

The Moffat County State Bank, Craig to \$50,000.00
The Central Bank & Trust Co., Denver to \$700,000.00
The First State Bank of Walsenburg, Walsenburg to \$100,000.00
The Citizens State Bank, Keenesburg to \$50,000.00
Jefferson County Bank, Lakewood to \$80,000.00
The Bank of Douglas County, Castle Rock to \$50,000.00

CERTIFICATE OF AUTHORITY ISSUED

Fruita State Bank, Fruita
First State Bank of Rangely, Rangely
The Citizens State Bank, Keenesburg

MONEY LENDERS

There were 132 money lenders in 1946

CREDIT UNIONS

There were 64 credit unions in 1946

INDUSTRIAL BANKS

There were 11 industrial banks

TITLE GUARANTY COMPANIES

There were 2 title guaranty companies

Industrial Banks 1946

Colorado Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Denver Industrial Bank.....	Denver
First Industrial Bank.....	Denver
First Industrial Bank of Greeley.....	Greeley
Jim Furlong's Industrial Bank.....	Denver
Labor Finance Industrial Bank.....	Denver
Finance Industrial Bank.....	Denver
Englewood Industrial Bank.....	Englewood
Community Industrial Bank.....	Denver

Credit Unions 1946

Utah Junction Credit Union.....	Denver
Denver & Salt Lake Railway Trans. and Clerks Credit Union	Denver
Denver Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pipes Peak Credit Union.....	Colorado Springs
Employees Credit Union, Swift & Co.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armour Denver Employees Credit Union.....	Denver
Cosmopolitan Hotel Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Municipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massco Employees Credit Union.....	Denver
Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Company Credit Union.....	Pueblo
Municipal Employees Credit Union of Denver.....	Denver

College Credit Union of Greeley.....	Greeley
Alexander Film Company Credit Union.....	Colorado Springs
University of Colorado School of Medicine & Hospitals Credit Union.....	Denver
Denver Street Railwaymen's Credit Union.....	Denver
Belleo Credit Union.....	Denver
Public School Credit Union of Weld County.....	Greeley
Burnham Rio Grande Credit Union.....	Denver
Wedenem Credit Union.....	Denver
Denver Dining Car Waiters & Sleeping Car Porters Credit Union.....	Denver
Nensteter Employees' Credit Union.....	Denver
CB&Q-C&S Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
Colorado & Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
C. F. & I. Power Dept. Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajatan's Parish Credit Union.....	Denver
Cooperators Credit Union.....	Center
Holy Trinity Parish Credit Union.....	Trinidad
Gano-Downs Employees Credit Union.....	Denver
Fremont County Teachers Credit Union.....	Canon City
Gardner Denver Employees Credit Union.....	Denver
Norbel Credit Union.....	Greeley
Gnadalupe Parish Credit Union.....	Antonito
Mount Carmel Parish Credit Union.....	Denver
Most Precious Blood Parish Credit Union.....	San Luis
Our Lady of Peace Credit Union.....	Greeley
Holy Name of Mary Parish Credit Union.....	Del Norte
Mount Carmel Parish Credit Union.....	Pueblo
St. Mary Parish Credit Union.....	Walsenburg
St. Francis DeSales Parish Credit Union.....	Denver
Alamosa Hispanic Credit Union.....	Alamosa
G.O.E. Credit Union.....	Denver
Colorado Central Credit Union.....	Denver
Kistler Employees Credit Union.....	Denver
Presentation Parish Credit Union.....	Denver
Denver Council of Catholic Nurses and Associates Credit Union.....	Denver
HRC Credit Union.....	Denver

Money Lenders 1946

A. & A. Finance Company.....	Denver
Aaron Mosko Motor Co.....	Englewood
Acme Finance Co.....	Denver
Aetna Loan Company.....	Denver
Aetna Finance Co.....	Colorado Springs
Aetna Finance Co.....	Pueblo
Alamosa Finance Co.....	Alamosa
American Loan System.....	Denver
Arnold Motor Co.....	Boulder
Auld & Kissock, Inc.....	Fort Collins
Baldwin Finance Co.....	Denver
Baker Finance Co.....	Grand Junction
Basin Finance Co.....	Cortez
Bloom, A. Sam & Herman Bloom.....	Denver
Broadway Finance Co.....	Denver
Capitol Hill Finance Co.....	Denver
Central Finance Co.....	Denver
Chaffee County Finance Co.....	Salida
City Finance Co.....	Greeley
City Finance Co.....	Trinidad
Citizens Finance Co.....	Grand Junction
Civic Finance Co.....	Denver
Clevenger Auto Co.....	Pueblo
Commercial Investment Co.....	Denver
Commerce Loan Co.....	Denver
Commercial Credit Corp.....	Pueblo
Commercial Credit Corp.....	Grand Junction
Co-Operative Finance Co., Inc.....	Denver
Consolidated Finance Co.....	Delta
Community Credit Co.....	Pueblo
Community Credit Co.....	Trinidad
Credit Service Corp.....	Denver
Delta Finance Co.....	Delta
Denver Motor Finance Co., Inc.....	Denver
Dent, William Langston.....	Brighton
Dent, William Langston.....	Fort Lupton
Denham Finance Co.....	Denver
Domestic Finance Co.....	Denver

Don Lee Finance Co.....	Denver
D. & R. G. Mutual Loan Assn.....	Grand Junction
Empire Finance Co.	Denver
Family Finance Co.....	Englewood
Fidelity Finance Co. of Denver.....	Denver
Fidelity Finance Co. of Pueblo.....	Pueblo
Finance Corporation.....	Denver
Finance Corporation.....	Pueblo
First Finance Co.....	Denver
Fishel, Ralph M. & Co.....	Denver
Fremont Finance Co.....	Canon City
Fulton Loan Service No. 3, Inc.....	Denver
General Credit Corporation.....	Denver
General Credit Corporation.....	Denver
General Credit Corporation.....	La Junta
General Credit Corporation.....	Canon City
General Credit Corporation.....	Greeley
General Credit Corporation.....	Fort Collins
General Finance Service.....	Colorado Springs
Golden Credit Co.....	Denver
Gross Finance Co.....	Denver
Gunnison Finance Co.....	Gunnison
Havens, George Jr.....	Lamar
Home Loan & Investment Co.....	Grand Junction
Household Finance Corp.....	Denver
Ideal Finance Co.....	Denver
Industrial Finance Co.....	Denver
Industrial Finance Co.....	Trinidad
Inland Finance Co.....	Greeley
Intermountain Finance Co.....	Durango
Jim Furlong Loan Co.....	Denver
Jim Furlong Loan Co.....	Denver
Kinney Loan & Finance Co.....	Greeley
K. & S. Finance Co.....	Denver
Krier, Paul and Lucille.....	Walsenburg
La Junta Discount Co.....	La Junta
Leeman Auto Company.....	Denver
Legal Fund Finance Corp.....	Denver

Liberal Finance Co.....	Grand Junction
Liberty Finance Co.....	Denver
Liberty Finance Co.....	Grand Junction
Local Loan Company.....	Denver
Loveland Finance Co.....	Loveland
Mathews, Ray R.....	Fort Collins
McIntyre Finance Co.....	Montrose
Mesa Loan Company.....	Grand Junction
Midwest Service Bureau.....	Boulder
Motor Investment Co.....	Longmont
Motor Securities Corp.....	Colorado Springs
Morr Loan Company.....	Denver
National Loan Plan, Inc.....	Denver
Northwestern Loan Co.....	Denver
Northwestern Colorado Finance Corp.....	Craig
Northwestern Colorado Finance Corp.....	Steamboat Springs
Owen Finance Company.....	Englewood
People's Loan & Investment Co.....	Sterling
Personal Finance Co. of Denver.....	Denver
Personal Finance Co. of Pueblo.....	Pueblo
Pickett, Esther C.....	Boulder
Power Investment Co.....	Longmont
Retail Finance Corp.....	Denver
R.P.M. Loan & Finance Co.....	Denver
Salida Finance Co.....	Salida
Schiffman, Willa.....	Trinidad
Seaboard Finance Company.....	Denver
Securities Credit Corp.....	Denver
Securities Credit Corp.....	Colorado Springs
Securities Credit Corp.....	Fort Collins
Securities Credit Corp.....	Pueblo
Securities Credit Corp.....	Sterling
Securities Credit Corp.....	Greeley
Securities Credit Corp.....	Grand Junction
Securities Credit Corp.....	Englewood
Southern Colorado Acceptance Corp.....	Pueblo
State Loan & Finance Co.....	Denver
Standard Credit Co.....	Denver
Stenback, R. H.....	Fort Morgan
Stenback, R. H.....	Brush

Theleman, Wm. C.....	Colorado Springs
Treece, Loan Company.....	Grand Junction
Turner Securities.....	Durango
United Finance Company.....	Denver
Universal C. I. T. Credit Co.....	Denver
Universal C. I. T. Credit Co.....	Pueblo
Universal C. I. T. Credit Co.....	Colorado Springs
Valley Loan Company.....	Alamosa
Valley Loan Company.....	Montrose
Valley Loan Company.....	Monte Vista
Western Acceptance Corp.....	Pueblo
Western States Finance Corp.....	Denver
Western Finance Company.....	Montrose
Wright Securities Company.....	Fort Collins
Winograd's	Greeley
Zipprodt, A. M.....	Alamosa

ABSTRACT OF ALL BANKS AND TRUST COMPANIES UNDER SUPERVISION OF STATE BANK COMMISSIONER

	Total No. of Banks 61 June 30, 1945	Total No. of Banks 61 Dec. 31, 1945	Total No. of Banks 63 June 30, 1946	Total No. of Banks 64 Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 28,029,369.29	\$ 34,422,667.16	\$ 43,157,569.23	\$ 55,564,411.10
United States Government obligations, direct and guaranteed	96,561,834.86	119,516,882.38	119,549,695.41	113,613,337.61
Obligations of States and political subdivisions	5,011,167.09	5,417,193.74	6,618,186.40	6,793,281.11
Other bonds, notes, and debentures	1,923,976.34	2,456,853.48	3,328,602.05	3,615,530.38
Corporate stocks (including stock of Federal Reserve Bank)	108,908.00	168,333.00	131,258.00	145,009.00
Cash, balances with other banks, including reserve balances, and cash items in process of collection	57,763,041.63	73,197,842.65	63,038,430.53	70,864,651.85
Bank premises owned	476,200.23	440,765.79	425,295.72	406,900.36
Furniture and Fixtures	81,432.52	83,195.13	114,752.04	173,103.79
Real estate owned other than bank premises	42.00	3,039.00	21.00	100,024.00
Investments and other assets indirectly representing bank premises or other real estate		540.00		
Customers' liability to banks on acceptances outstanding	5,000.00	5,000.00	5,000.00	
Other assets	702,957.87	620,981.00	587,560.02	713,265.70
Total Assets	\$190,663,929.83	\$236,333,293.24	\$236,986,370.10	\$251,989,515.20
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$111,423,869.21	\$146,344,724.13	\$148,864,679.97	\$168,392,145.19
Time deposits of individuals, partnerships, and corporations	36,965,211.69	42,490,497.76	46,016,928.54	48,051,060.73
Deposits of United States Government (including postal savings)	17,986,916.78	18,848,764.37	11,986,857.27	3,163,254.45
Deposits of States and political subdivisions	7,103,970.90	7,122,907.23	9,533,937.27	8,699,390.87
Deposits of banks	5,383,117.61	7,901,070.39	6,644,443.86	8,380,227.38
Other deposits (certified and officers' checks, etc.)	1,337,667.15	2,514,730.62	2,111,584.59	2,253,937.18
Total Deposits	\$180,200,753.34	\$225,222,694.50	\$225,158,431.50	\$238,940,015.80
Other Liabilities	\$ 389,329.75	\$ 110,445.18	\$ 443,667.39	\$ 612,485.52
CAPITAL ACCOUNTS				
Capital	\$ 3,264,500.00	\$ 3,809,500.00	\$ 3,900,500.00	\$ 4,440,500.00
Surplus	3,844,000.00	4,168,500.00	4,354,000.00	4,572,376.08
Undivided profits	2,053,746.79	2,195,462.04	2,532,261.02	2,688,758.12
Reserves (and retirement account for preferred capital)	911,599.95	526,991.52	597,510.49	735,379.68
Total Capital Accounts	\$ 10,073,846.74	\$ 10,700,453.56	\$ 11,384,271.51	\$ 12,437,013.88
Total Liabilities and Capital Accounts	\$190,663,929.83	\$236,333,293.24	\$236,986,370.10	\$251,989,515.20
AS OF DECEMBER 31ST, 1946				
Percentage of Total Capital to Total Assets			4.93%	
Percentage of Total Capital to Total Deposits			5.17%	
Cash Reserves to Total Deposits			29.65%	
Percentage of Assets in Cash and Sight Exchange				28.12%
Percentage of Assets in U. S. Government Obligations				45.07
Percentage of Assets in Other Bonds and Securities				4.23
Percentage of Assets in Loans and Discounts				22.06
Percentage of Assets in Banking House				.16
Percentage of Assets in Furniture and Fixtures				.06
Percentage of Assets in Other Assets				.30 100%
Percentage of Liabilities in Deposits				94.82%
Percentage of Liabilities in Other Liabilities				.24
Percentage of Liabilities in Capital				1.70
Percentage of Liabilities in Surplus				1.80
Percentage of Liabilities in Undivided Profits and Reserves				1.36 100%
Increase in resources since September 30, 1946				\$2,427,692.17
Increase in deposits since September 30, 1946				1,991,177.12
Increase in capital since September 30, 1946				292,487.81

WILLIAM L. HAZLETT, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK, ASPEN

(Pitkin County)

OFFICERS FOR 1945

Alton Beck, President; B. D. Rohlfing, First Vice-President; Fred T. Willoughby, Second Vice-President; W. Lucas Woodall, Cashier; Marguerite E. Chalfant, Assistant Cashier.

DIRECTORS FOR 1945

Alton Beck, B. D. Rohlfing, Fred T. Willoughby, Laurence M. Elisha, W. Lucas Woodall.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 13,721.50	\$ 18,511.45	\$ 25,524.10	\$ 50,500.99
U. S. Govt. obligations, direct and guaranteed	239,050.00	307,550.00	368,500.00	431,000.00
Other bonds, notes, and debentures	15,000.00	15,000.00	15,000.00	12,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	148,494.15	149,496.61	185,661.76	90,895.35
Furniture and fixtures	212.00			
Total Assets	\$ 416,477.65	\$ 490,558.06	\$ 594,685.86	\$ 584,396.34

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 126,089.71	\$ 199,931.83	\$ 295,009.01	\$ 326,176.33
Time deposits of individuals, partnerships, and corporations	55,356.33	72,736.12	85,167.14	106,576.35
Deposits of U. S. Govt. (including postal savings)	100,418.42	85,675.00	54,631.25	7,750.00
Deposits of States and political subdivisions	111,921.34	109,016.56	135,529.86	118,174.25
Total Deposits	\$ 393,785.80	\$ 467,359.51	\$ 570,337.26	\$ 558,676.93

CAPITAL ACCOUNTS

Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits	2,691.85	3,198.55	4,348.60	5,719.41
Total Capital Accounts	\$ 22,691.85	\$ 24,198.55	\$ 24,348.60	\$ 25,719.41
Total Liabilities and Capital Accounts	\$ 416,477.65	\$ 490,558.06	\$ 594,685.86	\$ 584,396.34

OFFICERS FOR 1946

Alton Beck, President; B. D. Rohlfing, Vice-President; Frank J. Willoughby, Vice-President; W. Lucas Woodall, Cashier-Secretary; Lila Woodall, Assistant Cashier.

DIRECTORS FOR 1946

Alton Beck, B. D. Rohlfing, Frank J. Willoughby, L. M. Elisha, W. Lucas Woodall.

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1945

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier;
Patsy Purse, Assistant Cashier and Secretary; Joseph DeVries, Assistant Cashier.

DIRECTORS FOR 1945

C. R. Campbell, Delle Campbell, A. W. Hamilton.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 207,937.47	\$ 303,441.46	\$ 445,739.68	\$ 680,312.06
U. S. Govt. obligations, direct and guaranteed	594,152.97	1,016,456.06	1,069,115.58	1,119,120.86
Obligations of States and political subdivisions	243.50	620.10	222.61	214.80
Other bonds, notes, and debentures				6,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	570,573.64	537,621.56	687,160.11	703,440.95
Furniture and fixtures	1,825.00	1,675.00	1,525.00	1,796.00
Other assets	660.00	540.00	420.00	5,221.59
Total Assets	\$ 1,375,392.58	\$ 1,860,354.18	\$ 2,214,182.98	\$ 2,516,106.26
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 923,947.69	\$ 1,307,131.42	\$ 1,541,407.79	\$ 1,786,668.69
Time deposits of individuals, partnerships, and corporations	221,572.06	288,307.40	401,099.00	441,829.38
Deposits of U. S. Govt. (including postal savings)	87,477.56	100,000.00	71,306.25	29,118.75
Deposits of States and political subdivisions	89,521.93	97,408.30	119,259.28	156,488.86
Other deposits (certified and officers' checks, etc.)	12,412.56	21,042.05	25,589.41	22,201.24
Total Deposits	\$ 1,334,931.80	\$ 1,813,889.17	\$ 2,158,661.73	\$ 2,436,306.92
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	12,500.00	17,500.00	25,000.00	35,000.00
Undivided profits	2,960.78	3,965.01	5,521.25	19,799.34
Total Capital Accounts	\$ 40,460.78	\$ 46,465.01	\$ 55,521.25	\$ 79,799.34
Total Liabilities and Capital Accounts	\$ 1,375,392.58	\$ 1,860,354.18	\$ 2,214,182.98	\$ 2,516,106.26

OFFICERS FOR 1946

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier;
Joseph DeVries, Assistant Cashier; Patsy Purse, Secretary.

DIRECTORS FOR 1946

C. R. Campbell, A. W. Hamilton, W. B. Hamilton

Certificate Issued February 17, 1908

No. 9

MERCANTILE BANK AND TRUST COMPANY, BOULDER

(Boulder County)

OFFICERS FOR 1945

J. W. Valentine, President; Melvin C. Goss, Vice-President; W. E. Gragg, Cashier-Secretary;
E. M. McCoy, Assistant Cashier.

DIRECTORS FOR 1945

J. W. Valentine, Melvin C. Goss, H. R. Platts, H. S. Evans, F. B. Schroeder,
E. H. Cramer, Ben Bernzen.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 333,129.57	\$ 361,526.76	\$ 346,781.17	\$ 409,446.50
U. S. Govt. obligations, direct and guaranteed	1,266,877.50	1,711,250.00	1,882,346.24	2,022,367.55
Obligations of States and political subdivisions	28,000.00	44,000.00	33,000.00	39,500.00
Other bonds, notes, and debentures	15,410.00	10,410.00	15,000.00	10,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	630,648.29	622,815.05	807,437.90	635,109.03
Bank premises owned	24,300.00	23,600.00	23,600.00	29,254.62
Furniture and fixtures	1,550.00	1,250.00	1,328.00	1,028.00
Total Assets	\$ 2,299,915.36	\$ 2,774,851.81	\$ 3,109,493.31	\$ 3,146,705.70

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,318,225.95	\$ 1,721,411.07	\$ 1,928,947.86	\$ 2,048,209.99
Time deposits of individuals, partnerships, and corporations.....	513,726.60	600,130.25	661,869.57	635,780.94
Deposits of U. S. Govt. (including postal savings)	106,384.93	102,920.73	94,779.65	46,581.08
Deposits of States and political subdivisions	199,523.91	175,858.14	228,219.08	231,533.53
Deposits of banks	10,606.93	18,789.89	22,992.01	15,171.84
Other deposits (certified and officers' checks, etc.)	10,096.74	13,578.05	19,597.37	12,253.17
Total Deposits	\$ 2,158,565.06	\$ 2,632,688.12	\$ 2,956,405.54	\$ 2,989,530.55

CAPITAL ACCOUNTS

Capital (Common)	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	37,500.00	37,500.00	45,000.00	45,000.00
Undivided profits	22,350.30	23,163.68	18,087.77	22,175.15
Reserves (and retirement account for preferred capital)	6,500.00	6,500.00	15,000.00	15,000.00
Total Capital Accounts	\$ 141,350.30	\$ 142,163.68	\$ 153,087.77	\$ 157,175.15
Total Liabilities and Capital Accounts	\$ 2,299,915.36	\$ 2,774,851.81	\$ 3,109,493.31	\$ 3,146,705.70

OFFICERS FOR 1946

J. W. Valentine, President; Melvin C. Goss, Vice-President; W. E. Gragg, Cashier-Secretary;
E. M. McCoy, Assistant Cashier.

DIRECTORS FOR 1946

J. W. Valentine, Melvin C. Goss, H. R. Platts, H. S. Evans, E. H. Cramer,
F. B. Schroeder, Ben Bernzen.

Certificate Issued October 17, 1932

No. 428

THE BRIGHTON STATE BANK, BRIGHTON

(Weld County)

OFFICERS FOR 1945

S. J. Rhode, President; M. B. Rhode, Vice-President; G. B. Kinsey, Cashier,
T. A. Rhode, Assistant Cashier; Ralph Bacon, Assistant Cashier.

DIRECTORS FOR 1945

S. J. Rhode, M. B. Rhode, T. A. Rhode, G. B. Kinsey, E. E. Caldwell.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 152,089.26	\$ 232,856.26	\$ 390,772.06	\$ 511,900.57
U. S. Govt. obligations, direct and guaranteed	1,098,200.00	1,114,200.00	1,597,000.00	1,289,900.00
Obligations of States and political subdivisions	234.00	899.61	893.92	1,014.23
Other bonds, notes, and debentures	2,955.09			
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00	2,400.00	2,400.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	951,567.88	1,519,563.42	665,619.26	1,294,387.09
Total Assets	\$ 2,207,296.14	\$ 2,869,769.29	\$ 2,656,685.24	\$ 3,099,601.89

LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,998,247.93	\$ 2,635,935.81	\$ 2,433,619.08	\$ 2,848,677.87
Time deposits of individuals, partnerships, and corporations	76,801.89	82,037.29	94,405.56	90,682.29
Deposits of U. S. Govt. (including postal savings)	26,063.33	4,406.25	5,627.90	7,619.14
Deposits of States and political subdivisions	21,656.89	46,185.44	28,365.14	25,299.12
Other deposits (certified and officers' checks, etc.)	589.03	9,828.15	2,371.31	26,468.95
Total Deposits	\$ 2,123,359.07	\$ 2,778,392.94	\$ 2,564,388.99	\$ 2,998,747.37
Other liabilities		\$ 7,500.00		\$ 7,500.00

CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	25,000.00	30,000.00	30,000.00	40,000.00
Undivided profits	8,937.07	3,876.35	12,296.25	3,354.52
Total Capital Accounts	\$ 83,937.07	\$ 83,876.35	\$ 92,296.25	\$ 93,354.52
Total Liabilities and Capital Accounts	\$ 2,207,296.14	\$ 2,869,769.29	\$ 2,656,685.24	\$ 3,099,601.89

OFFICERS FOR 1946

S. J. Rhode, President; E. E. Caldwell, Vice-President and Cashier; M. B. Rhode, Vice-President;
Ralph Bacon, Assistant Cashier and Secretary; N. L. Ward, Assistant Cashier.

DIRECTORS FOR 1946

S. J. Rhode, M. B. Rhode, E. E. Caldwell, Ralph Bacon.

Certificate Issued October 9, 1915

No. 294

FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1945

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Cashier.

DIRECTORS FOR 1945

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 455,000.66	\$ 653,211.20	\$ 682,829.50	\$ 840,689.68
U. S. Govt. obligations, direct and guaranteed	522,000.00	1,160,000.00	1,090,000.00	859,000.00
Obligations of States and political subdivisions	108,500.00	82,797.53	107,000.00	87,000.00
Other bonds, notes, and debentures	68,152.71			135,956.25
Cash balances with other banks, including reserve balances, and cash items in process of collection	980,150.42	357,170.92	394,939.00	504,850.43
Bank premises owned	3,000.00	2,000.00	1.00	2.00
Furniture and fixtures	1.00	1.00	1.00	2.00
Real estate owned other than bank premises	5.00	5.00	2.00	
Total Assets	\$ 2,136,809.79	\$ 2,255,185.65	\$ 2,274,772.50	\$ 2,427,500.36

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 1,095,675.22	\$ 1,234,643.70	\$ 1,222,445.79	\$ 1,484,642.29
Time deposits of individuals, partnerships, and corporations	443,815.60	466,462.41	446,014.52	496,798.90
Deposits of U. S. Govt. (including postal savings)	165,681.17	153,623.63	107,986.42	22,856.97
Deposits of States and political subdivisions	217,633.02	157,505.21	201,784.94	116,947.83
Other deposits (certified and officers' checks, etc.)	5,758.39	6,620.79	19,530.94	28,636.68
Total Deposits	\$ 1,928,563.40	\$ 2,018,855.74	\$ 1,997,762.61	\$ 2,149,882.67
Other liabilities	\$ 2,165.00	\$ 2,660.00	\$ 15,968.50	

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	150,000.00	175,000.00	200,000.00	200,000.00
Undivided profits	6,081.39	8,669.91	11,041.39	27,617.69
Total Capital Accounts	\$ 206,081.39	\$ 233,669.91	\$ 261,041.39	\$ 277,617.69
Total Liabilities and Capital Accounts	\$ 2,136,809.79	\$ 2,255,185.65	\$ 2,274,772.50	\$ 2,427,500.36

OFFICERS FOR 1946

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Cashier-Secretary; Fred H. Kirschke, Assistant Cashier.

DIRECTORS FOR 1946

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn.

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1945

Geo. D. Tubbs, President; P. L. Bruner, Vice-President; Leland Reinecker, Cashier.

DIRECTORS FOR 1945

Geo. D. Tubbs, P. L. Bruner, John S. Boggs, Leland Reinecker, W. L. Weinandt

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 175,182.58	\$ 252,805.36	\$ 242,986.36	\$ 343,180.25
U. S. Govt. obligations, direct and guaranteed	1,304,400.00	1,791,410.00	2,243,910.00	2,321,910.00
Obligations of States and political subdivisions	4,126.44	5,445.10	6,341.75	6,051.34
Cash balances with other banks, including reserve balances, and cash items in process of collection	419,109.83	429,476.49	312,106.12	471,084.65
Bank premises owned	7,000.00	3,000.00	3,000.00	2,500.00
Furniture and fixtures	400.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00			
Other assets	2,390.75	1,192.20	4,285.78	243.96
Total Assets	\$ 1,912,610.60	\$ 2,483,330.15	\$ 2,812,631.01	\$ 3,144,971.20
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	1,561,340.57	\$ 2,112,369.50	\$ 2,422,090.64	\$ 2,756,446.12
Time deposits of individuals, partnerships, and corporations	137,266.83	157,813.49	186,036.88	189,634.05
Deposits of U. S. Govt. (including postal savings)	25,387.50	24,393.75	13,650.00	11,043.75
Deposits of States and political subdivisions	102,955.91	82,345.26	75,010.05	89,099.15
Other deposits (certified and officers' checks, etc.)	25,692.21	44,153.76	49,812.99	29,883.67
Total Deposits	\$ 1,852,643.02	\$ 2,421,075.76	\$ 2,746,600.56	\$ 3,076,106.74
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	9,967.58	12,254.39	16,030.45	18,864.46
Total Capital Accounts	\$ 59,967.58	\$ 62,254.39	\$ 66,030.45	\$ 68,864.46
Total Liabilities and Capital Accounts	\$ 1,912,610.60	\$ 2,483,330.15	\$ 2,812,631.01	\$ 3,144,971.20

OFFICERS FOR 1946

Geo. D. Tubbs, President; P. L. Bruner, Vice-President; L. L. Reinecker, Cashier-Secretary; Willard Gross, Assistant Cashier.

DIRECTORS FOR 1946

Geo. D. Tubbs, P. L. Bruner, L. L. Reinecker, John S. Boggs, E. L. Weinandt.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1945

W. L. Best, President; H. W. Casady, Vice-President; A. R. Best, Cashier.

DIRECTORS FOR 1945

A. R. Best, W. L. Best, H. W. Casady, F. M. Merten, Wm. O. Nordloh.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 109,979.44	\$ 78,699.15	\$ 118,714.16	\$ 135,472.88
U. S. Govt. obligations, direct and guaranteed	176,412.00	336,355.00	277,412.00	309,336.00
Obligations of States and political subdivisions	5,000.00	313.10	424.40	2,691.69
Cash balances with other banks, including reserve balances, and cash items in process of collection	73,438.83	85,034.23	93,904.10	94,307.91
Bank premises owned.....	1.00	1.00	2.00	1.00
Furniture and fixtures.....	1.00	1.00		1.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Total Assets	\$ 364,834.27	\$ 500,405.49	\$ 490,458.66	\$ 541,812.48

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 197,326.39	\$ 331,506.07	\$ 313,022.21	\$ 370,796.83
Time deposits of individuals, partnerships, and corporations.....	57,193.37	58,538.18	59,477.64	74,657.86
Deposits of U. S. Govt. (including postal savings)	24,125.76	18,150.76	26,101.85	4,445.60
Deposits of States and political subdivisions	47,508.18	47,804.63	48,694.74	46,567.34
Other deposits (certified and officers' checks, etc.)	481.49	799.90	145.13	145.13
Total Deposits	\$ 326,635.19	\$ 456,799.54	\$ 447,441.57	\$ 496,612.76
Other liabilities	\$ 119.00	\$ 887.40	\$ 85.99	\$ 872.09

CAPITAL ACCOUNTS

Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	23,000.00	25,000.00	25,000.00	27,000.00
Undivided profits	80.08	2,718.55	2,931.10	2,327.63
Total Capital Accounts.....	\$ 38,080.08	\$ 42,718.55	\$ 42,931.10	\$ 44,327.63
Total Liabilities and Capital Accounts	\$ 364,834.27	\$ 500,405.49	\$ 490,458.66	\$ 541,812.48

OFFICERS FOR 1946

W. L. Best, President; H. W. Casady, Vice-President; A. R. Best, Cashier

DIRECTORS FOR 1946

A. R. Best, W. L. Best, H. W. Casady, F. M. Merten, Wm. O. Nordloh.

Certificate Issued July 24, 1916

No. 312

FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1945

J. O. Phillips, President; W. F. Hubka, Vice-President; A. L. Pieper, Cashier.

DIRECTORS FOR 1945

J. O. Phillips, W. F. Hubka, A. L. Pieper.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 330,899.86	\$ 319,236.68	\$ 604,461.66	\$ 501,488.92
U. S. Govt. obligations, direct and guaranteed	375,160.00	400,550.00	400,930.00	782,430.00
Obligations of States and political subdivisions	1,492.45	2,079.41	1,183.64	894.78
Cash balances with other banks, including reserve balances, and cash items in process of collection	542,955.28	1,034,376.94	589,535.99	815,125.99
Bank premises owned.....			4,000.00	1.00
Furniture and fixtures.....				1.00
Real estate owned other than bank premises				1.00
Total Assets	\$ 1,250,507.59	\$ 1,756,243.03	\$ 1,600,111.29	\$ 2,099,942.69

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 877,109.99	\$ 1,310,993.52	\$ 1,143,126.69	\$ 1,608,802.05
Time deposits of individuals, partnerships, and corporations.....	299,947.27	349,996.66	368,327.11	396,653.96
Deposits of U. S. Govt. (including postal savings)	71.46	164.35		
Deposits of States and political subdivisions	17,892.40	17,553.68	17,583.09	16,620.09
Other deposits (certified and officers' checks, etc.).....	2,949.13	23,246.19	16,283.31	13,941.01
Total Deposits	\$ 1,197,970.25	\$ 1,701,954.40	\$ 1,545,320.20	\$ 2,036,017.11

CAPITAL ACCOUNTS

Capital (Common).....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	35,000.00
Undivided profits	2,537.34	4,288.63	4,791.09	3,925.58
Total Capital Accounts.....	\$ 52,537.34	\$ 54,288.63	\$ 54,791.09	\$ 63,925.58
Total Liabilities and Capital Accounts	\$ 1,250,507.59	\$ 1,756,243.03	\$ 1,600,111.29	\$ 2,099,942.69

OFFICERS FOR 1946J. O. Phillips, President; W. F. Hubka, Vice-President; Winford Griffin, Vice-President;
A. L. Pieper, Cashier**DIRECTORS FOR 1946**

J. O. Phillips, A. L. Pieper, W. F. Hubka, Jas. W. Irick, Winford Griffin

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1945

C. L. Mann, President; P. S. Miller, Vice-President; P. S. Miller, Cashier;
J. E. Brooks, Assistant Cashier.

DIRECTORS FOR 1945

C. L. Mann, J. E. Miller, P. S. Miller.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 332,281.63	\$ 292,015.32	\$ 459,260.39	\$ 352,115.23
U. S. Govt. obligations, direct and guaranteed	442,100.00	562,300.00	562,500.00	562,500.00
Obligations of States and political subdivisions				8,796.70
Other bonds, notes, and debentures	789.14			
Cash balances with other banks, including reserve balances, and cash items in process of collection	188,165.32	296,002.50	182,528.79	589,107.50
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets.....	5,312.50	9,004.00	9,004.00	8,405.29
Total Assets.....	\$ 968,650.59	\$ 1,159,323.82	\$ 1,213,295.18	\$ 1,520,926.72

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 555,117.78	\$ 733,867.82	\$ 732,216.04	\$ 1,036,867.86
Time deposits of individuals, partnerships, and corporations.....	202,128.98	237,910.77	257,980.62	264,469.53
Deposits of States and political subdivisions	156,709.42	129,384.94	155,641.27	138,353.99
Other deposits (certified and officers' checks, etc.).....	3,378.72	2,542.52	6,432.39	10,422.46
Total Deposits.....	\$ 917,334.90	\$ 1,103,706.05	\$ 1,152,270.32	\$ 1,450,113.84

CAPITAL ACCOUNTS

Capital (Common).....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00
Surplus	25,000.00	30,000.00	35,000.00	15,000.00
Undivided profits.....	1,315.69	617.77	1,024.86	5,812.88
Total Capital Accounts.....	\$ 51,315.69	\$ 55,617.77	\$ 61,024.86	\$ 70,812.88
Total Liabilities and Capital Accounts	\$ 968,650.59	\$ 1,159,323.82	\$ 1,213,295.18	\$ 1,520,926.72

OFFICERS FOR 1946

C. L. Mann, President; P. S. Miller, Vice-President; P. S. Miller, Cashier-Secretary;
J. E. Brooks, Assistant Cashier.

DIRECTORS FOR 1946

C. L. Mann, P. S. Miller, J. E. Miller.

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENE WELLS

(Cheyenne County)

OFFICERS FOR 1945

Victor Weed, President; Irvin M. Bricker, Vice-President; Leona Weed, Cashier.

DIRECTORS FOR 1945

Victor Weed, Leona Weed, Emil Rehfeld, John E. Sexson, Irvin M. Bricker.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 179,259.78	\$ 175,204.86	\$ 231,116.90	\$ 219,772.07
U. S. Govt. obligations, direct and guaranteed	27,500.00	353,800.50	316,810.00	510,215.00
Obligations of States and political subdivisions		3,063.97		
Cash balances with other banks, including reserve balances, and cash items in process of collection	432,891.50	445,503.60	510,664.91	748,728.10
Bank premises owned.....	3,500.00	2,800.00	2,800.00	2,000.00
Furniture and fixtures.....	850.00	600.00	600.00	300.00
Total Assets	\$ 644,001.28	\$ 980,972.93	\$ 1,061,991.81	\$ 1,481,015.17
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	549,313.97	\$ 891,886.70	\$ 960,075.38	\$ 1,367,256.78
Time deposits of individuals, partnerships, and corporations.....	16,000.00	17,000.00	20,500.00	25,280.00
Deposits of U. S. Govt. (including postal savings).....	10,743.75	6,525.00	3,750.00	10,743.75
Deposits of States and political subdivisions	34,796.27	31,392.60	41,445.31	40,136.34
Total Deposits	\$ 610,853.99	\$ 946,804.30	\$ 1,025,770.69	\$ 1,443,416.87
CAPITAL ACCOUNTS				
Capital (Common).....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	5,300.00	6,500.00	8,000.00	10,000.00
Undivided profits	2,847.29	2,668.63	3,221.12	2,598.30
Total Capital Accounts.....\$	33,147.29	\$ 34,168.63	\$ 36,221.12	\$ 37,598.30
Total Liabilities and Capital Accounts	\$ 644,001.28	\$ 980,972.93	\$ 1,061,991.81	\$ 1,481,015.17

OFFICERS FOR 1946

Victor Weed, President; Irvin M. Bricker, Vice-President; Leona Weed, Cashier-Secretary.

DIRECTORS FOR 1946

Emil Rehfeld, John E. Sexson, Irvin M. Bricker, Leona Weed, Victor Weed.

Certificate Issued March 21, 1908

No. 20

COLORADO SAVINGS BANK OF COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1945

T. C. Strachan, President; O. J. Miller, Vice-President; I. W. Stimits, Cashier-Secretary.
Geo. G. Birdsall, Chairman of the Board; O. N. Brathovde, Assistant Cashier.

DIRECTORS FOR 1945

Geo. G. Birdsall, Chairman; T. C. Strachan, O. J. Miller, Floyd L. Kelsey, L. M. Bildstein,
Arthur W. Van Lopik, George L. Dern.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 638,487.09	\$ 684,581.13	\$ 1,114,383.88	\$ 1,303,741.56
U. S. Govt. obligations, direct and guaranteed	2,056,000.00	2,692,224.88	2,942,377.27	3,076,074.22
Obligations of States and political subdivisions	611,113.41	621,761.46	760,201.05	976,250.30
Other bonds, notes, and debentures	39,429.64	39,111.95	59,201.48	33,832.51
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,995,991.41	2,701,391.62	1,905,758.35	1,609,773.63
Bank premises owned	69,387.50	68,060.00	66,732.50	66,085.00
Real estate owned other than bank premises	1.00			
Other assets	96.66	1,542.89	2,191.81	716.85
Total Assets	\$ 5,410,506.71	\$ 6,808,673.93	\$ 6,850,846.34	\$ 7,066,474.17

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 2,996,646.30	\$ 3,983,494.75	\$ 4,150,074.42	\$ 4,581,711.61
Time deposits of individuals, partnerships, and corporations	1,461,042.91	1,702,215.32	1,755,005.89	1,812,359.11
Deposits of U. S. Govt. (including postal savings)	410,282.91	647,127.49	383,950.49	130,197.99
Deposits of States and political subdivisions	144,457.85	85,391.11	145,785.82	122,552.42
Deposits of banks	76,540.82	45,329.53	72,862.34	51,612.36
Other deposits (certified and officers' checks, etc.)	64,311.24	81,876.98	61,922.34	74,085.40
Total Deposits	\$ 5,153,282.03	\$ 6,545,435.18	\$ 6,569,601.30	\$ 6,775,518.89
Other liabilities	\$ 7,044.41	\$ 5,176.95	\$ 12,299.81	\$ 11,294.62

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00
Surplus	150,000.00	150,000.00	150,000.00	100,000.00
Undivided profits	43,515.27	51,603.80	61,310.23	71,012.66
Reserves (and retirement account for preferred capital)	6,665.00	6,458.00	7,635.00	8,647.00
Total Capital Accounts	\$ 250,180.27	\$ 258,061.80	\$ 268,945.23	\$ 279,660.60
Total Liabilities and Capital Accounts	\$ 5,410,506.71	\$ 6,808,673.93	\$ 6,850,846.34	\$ 7,066,474.17

OFFICERS FOR 1946

O. J. Miller, President; George L. Dern, Vice-President; I. W. Stimits, Cashier-Secretary;
O. N. Brathovde, Assistant Cashier.

DIRECTORS FOR 1946

Geo. G. Birdsall, A. W. Van Lopik, L. M. Bildstein, George L. Dern, O. J. Miller,
Floyd L. Kelsey, Dwight G. Hale.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1945

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier;
Eleanor McAllister, Assistant Cashier.

DIRECTORS FOR 1945

W. V. Dunlap, J. H. Farmer, C. C. McAfee, Pauline Usher, R. N. Usher.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 635,539.06	\$ 682,246.72	\$ 1,124,457.44	\$ 1,043,280.99
U. S. Govt. obligations, direct and guaranteed	561,500.00	799,750.00	797,750.00	1,088,000.00
Obligations of States and political subdivisions	9,000.00	9,000.00	6,000.00	6,000.00
Other bonds, notes, and debentures	41,000.00	45,100.00	88,100.00	100,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	670,272.69	1,144,113.15	557,801.93	1,021,704.97
Bank premises owned.....	2,500.00	2,500.00	1.00	1.00
Furniture and fixtures.....	2,000.00	1,000.00	1.00	1.00
Total Assets.....	\$ 1,921,811.75	\$ 2,683,709.87	\$ 2,574,111.37	\$ 3,258,987.96

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,591,043.72	\$ 2,321,673.73	\$ 2,130,729.84	\$ 2,533,867.87
Time deposits of individuals, partnerships, and corporations.....	156,369.50	186,738.60	230,832.32	262,330.12
Deposits of U. S. Govt. (including postal savings).....	4,915.90	1,329.20	3,998.54	5,197.42
Deposits of States and political subdivisions	75,850.04	66,254.70	84,561.72	317,687.82
Other deposits (certified and officer's checks, etc.).....	13,028.41	16,984.78	29,627.31	21,863.39
Total Deposits.....	\$ 1,841,207.57	\$ 2,592,981.01	\$ 2,479,749.73	\$ 3,140,946.62

CAPITAL ACCOUNTS

Capital (Common)	\$ 10,000.00	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00
Surplus	40,000.00	45,000.00	50,000.00	70,000.00
Undivided profits.....	604.18	5,728.86	4,361.64	8,041.34
Total Capital Accounts.....	\$ 80,604.18	\$ 90,728.86	\$ 94,361.64	\$ 118,041.34
Total Liabilities and Capital Accounts	\$ 1,921,811.75	\$ 2,683,709.87	\$ 2,574,111.37	\$ 3,258,987.96

OFFICERS FOR 1946

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier;
Paula Slavens, Assistant Cashier.

DIRECTORS FOR 1946

W. V. Dunlap, J. H. Farmer, C. C. McAfee, Pauline Usher, R. N. Usher.

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1945

Frank W. Bieser, President; L. S. Wyman, Vice-President; Irene Miller, Cashier;
Muriel Stockton, Assistant Cashier.

DIRECTORS FOR 1945

Frank W. Bieser, J. J. Stanton, C. A. Stoddard, L. S. Wyman, Harry Rehder.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 399,227.36	\$ 362,344.95	\$ 545,078.36	\$ 511,687.96
U. S. Govt. obligations, direct and guaranteed	767,300.00	869,300.00	1,152,300.00	1,560,325.80
Obligations of States and political subdivisions	49,591.67	44,062.10	92,927.45	204,779.18
Other bonds, notes, and debentures	1,920.00	1,920.00		
Corporate stocks (including stock of Federal Reserve Bank)	1,800.00	1,800.00	1,800.00	2,050.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	752,511.30	1,115,182.56	566,818.56	624,864.05
Furniture and fixtures	1,062.71	1,062.71	1,029.71	1,766.45
Real estate owned other than bank premises		3,000.00		
Other assets		2,973.84	7,829.16	1,951.02
Total Assets	\$ 1,973,413.04	\$ 2,401,646.16	\$ 2,367,783.24	\$ 2,907,424.46
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,373,498.82	\$ 1,878,944.08	\$ 1,803,909.11	\$ 2,512,283.48
Time deposits of individuals, partnerships, and corporations	131,179.84	140,448.96	263,419.84	178,060.68
Deposits of U. S. Govt. (including postal savings)	161,360.79	133,064.96	87,140.12	39,663.82
Deposits of States and political subdivisions	219,684.32	169,722.52	131,447.38	79,712.27
Other deposits (certified and officers' checks, etc.)	10,627.26	15,905.91	10,781.83	10,834.02
Total Deposits	\$ 1,896,351.03	\$ 2,338,086.43	\$ 2,296,698.28	\$ 2,820,554.27
Other liabilities			\$ 1,370.24	\$ 5,603.42
CAPITAL ACCOUNTS				
Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	30,000.00	30,000.00	17,500.00	25,000.00
Undivided profits	5,287.01	3,559.73	2,214.72	4,266.77
Reserves (and retirement account for preferred capital)	11,775.00			2,000.00
Total Capital Accounts	\$ 77,062.01	\$ 63,559.73	\$ 69,714.72	\$ 81,266.77
Total Liabilities and Capital Accounts	\$ 1,973,413.04	\$ 2,401,646.16	\$ 2,367,783.24	\$ 2,907,424.46

OFFICERS FOR 1946

C. A. Stoddard, President; Albert F. Cruse, Exec. Vice-President;
Irene Miller, Cashier-Secretary.

DIRECTORS FOR 1946

Albert F. Cruse, J. J. Stanton, C. A. Stoddard, L. S. Wyman, C. P. Brennan.

Certificate Issued April 27, 1909

No. 149

COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1945

Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;
Chas. E. Parker, Cashier; Melvin Springer, Jr., Assistant Cashier; L. J. Springer,
Assistant Cashier; R. E. Blaine, Assistant Cashier.

DIRECTORS FOR 1945

Melvin Springer, L. W. Sweitzer, R. C. Raber, Chas. E. Parker, I. C. Hall,
P. K. Yonge, Melvin Springer, Jr.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 328,728.91	\$ 338,347.17	\$ 481,486.92	\$ 621,910.45
U. S. Govt. obligations, direct and guaranteed	2,438,610.00	3,038,907.50	3,102,305.00	2,869,600.00
Obligations of States and political subdivisions	51,495.00	46,655.00	102,155.00	99,650.00
Other bonds, notes, and debentures	5,865.00	4,887.50	4,887.50	2,932.50
Corporate stocks (including stock of Federal Reserve Bank)	4,500.00	4,500.00	4,500.00	4,500.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	713,468.34	1,472,852.95	1,235,583.29	1,451,461.57
Bank premises owned	21,000.00	20,000.00	19,000.00	18,000.00
Other assets	4,229.49	5,193.91	4,413.34	1,498.07
Total Assets	\$ 3,567,996.74	\$ 4,931,344.03	\$ 4,954,331.05	\$ 5,069,552.59

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 2,487,244.05	\$ 3,830,728.17	\$ 3,645,713.98	\$ 4,065,622.59
Time deposits of individuals, partnerships, and corporations	402,412.09	444,054.83	430,973.56	414,564.20
Deposits of U. S. Govt. (including postal savings)	296,197.74	292,145.99	231,650.00	53,869.50
Deposits of States and political subdivisions	155,120.37	129,919.52	402,074.76	261,494.99
Other deposits (certified and officers' checks, etc.)	6,696.91	14,055.54	7,909.84	23,939.66
Total Deposits	\$ 3,347,671.16	\$ 4,710,904.05	\$ 4,718,322.14	\$ 4,819,490.94
Other liabilities	1,063.89	856.00	2,734.17	5,779.63

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	45,235.58	58,827.41	69,389.23	79,854.82
Reserves (and retirement account for preferred capital)	24,026.11	10,756.57	13,885.51	14,427.20
Total Capital Accounts	\$ 219,261.69	\$ 219,583.98	\$ 233,474.74	\$ 244,282.02
Total Liabilities and Capital Accounts	\$ 3,567,996.74	\$ 4,931,344.03	\$ 4,954,331.05	\$ 5,069,552.59

OFFICERS FOR 1946

Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;
Melvin Springer, Jr., Vice-President; Chas. E. Parker, Cashier-Secretary;
R. E. Blaine, Assistant Cashier; L. J. Springer, Assistant Cashier.

DIRECTORS FOR 1946

Melvin Springer, Melvin Springer, Jr., L. W. Sweitzer, R. C. Raber, Chas. E. Parker,
I. C. Hall, P. K. Yonge.

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1945

Louis Eickenrodt, President; Byron L. Shaffer, Vice-President; E. E. Musick, Cashier;
E. F. Knappenberger, Assistant Cashier.

DIRECTORS FOR 1945

Louis Eickenrodt, Chas. R. Ewing, E. E. Musick, Byron L. Shaffer, W. C. Lewis.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 98,506.15	\$ 156,755.75	\$ 107,801.08	\$ 177,910.21
U. S. Govt. obligations, direct and guaranteed	323,900.00	448,800.00	557,800.00	512,200.00
Obligations of States and political subdivisions				246.44
Other bonds, notes and debentures	15,000.00	10,000.00	10,000.00	34,968.75
Corporate stocks (including stock of Federal Reserve Bank)	1,350.00	1,350.00	1,500.00	1,500.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	465,234.57	700,274.51	428,241.53	461,393.28
Bank premises owned	3,500.00	3,000.00	3,000.00	2,500.00
Furniture and fixtures	1.00	1.00	66.00	1.00
Total Assets	\$ 907,491.72	\$ 1,320,181.26	\$ 1,108,408.61	\$ 1,190,719.68
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 727,976.59	\$ 1,080,682.86	\$ 895,244.89	\$ 1,028,388.36
Time deposits of individuals, partnerships, and corporations	62,140.46	76,002.94	74,975.07	66,477.10
Deposits of U. S. Govt. (including postal savings)	1,493.92	1,566.20	3,466.43	1,901.00
Deposits of States and political subdivisions	62,688.16	49,014.24	74,221.33	31,361.23
Other deposits (certified and officers' checks, etc.)	4,531.51	59,352.53	6,916.50	4,683.41
Total Deposits	\$ 858,830.64	\$ 1,266,618.77	\$ 1,054,824.22	\$ 1,132,811.10
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	20,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	3,661.08	3,562.49	3,584.39	7,908.58
Total Capital Accounts	\$ 48,661.08	\$ 53,562.49	\$ 53,584.39	\$ 57,908.58
Total Liabilities and Capital Accounts	\$ 907,491.72	\$ 1,320,181.26	\$ 1,108,408.61	\$ 1,190,719.68

OFFICERS FOR 1946

Louis Eickenrodt, President; Byron L. Shaffer, Vice-President; E. E. Musick, Cashier-Secretary;
E. F. Knappenberger, Assistant Cashier.

DIRECTORS FOR 1946

Louis Eickenrodt, Chas. R. Ewing, E. E. Musick, Byron L. Shaffer, W. C. Lewis.

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1945

Elwood M. Brooks, President; William L. Hazlett, Vice-President; Charles M. Good, Vice-President; William Stirling, Assistant Vice-President; Henry D. Mitchell, Assistant Vice-President; Arthur G. Bridgewater, Cashier; Edward A. Troutman, Assistant Cashier; Elvin R. Stiles, Assistant Cashier; George B. Loos, Assistant Cashier.

DIRECTORS FOR 1945

Elwood Brooks, Charles M. Good, Edgar Egan, Thomas McCusker, John L. Reams, B. F. Salzer, William Stirling, W. L. Hazlett, J. F. Hudson.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 5,466,393.95	\$ 6,926,337.91	\$10,958,223.71	\$17,110,080.80
U. S. Govt. obligations, direct and guaranteed	10,709,357.97	14,679,609.94	11,334,140.31	8,280,268.79
Obligations of States and political subdivisions	675,641.69	1,307,625.58	1,759,511.56	1,710,688.91
Other bonds, notes, and debentures	162,658.97	350,315.13	334,372.79	313,492.56
Corporate stocks (including stock of Federal Reserve Bank)	16,500.00	18,000.00	21,000.00	33,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	8,213,152.10	9,269,888.50	9,101,377.90	11,112,681.88
Furniture and fixtures	52,990.39	44,970.64	95,086.59	107,300.67
Real estate owned other than bank premises	2.00	1.00		100,000.00
Customers' liability to this bank on acceptances outstanding				62,943.50
Other assets	77,926.78	122,814.90	136,852.08	153,457.93
Total Assets	\$25,374,623.85	\$32,719,563.60	\$33,740,564.94	\$38,983,915.04

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$10,089,848.72	\$13,117,394.46	\$14,516,063.96	\$17,344,130.89
Time deposits of individuals, partnerships, and corporations	7,168,870.74	8,614,554.02	9,513,187.44	10,297,406.88
Deposits of U. S. Govt. (including postal savings)	1,567,779.63	2,046,986.21	1,271,179.31	395,875.29
Deposits of States and political subdivisions	1,190,152.07	1,220,152.07	1,540,152.07	1,540,152.07
Deposits of banks	4,264,244.24	6,499,272.38	5,482,507.72	7,274,211.47
Other deposits (certified and officers' checks, etc.)	214,195.33	302,253.55	406,288.17	546,038.56
Total Deposits	\$24,495,090.73	\$31,800,612.69	\$32,729,378.67	\$37,397,815.16
Other liabilities	\$ 88,370.65	\$ 97,749.82	\$ 121,558.91	\$ 275,484.23

CAPITAL ACCOUNTS

Capital (Common)	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 700,000.00
Surplus	250,000.00	350,000.00	350,000.00	400,000.00
Undivided profits	90,162.47	120,201.09	188,627.36	209,615.65
Reserves (and retirement account for preferred capital)	101,000.00	1,000.00	1,000.00	1,000.00
Total Capital Accounts	\$ 791,162.47	\$ 821,201.09	\$ 889,627.36	\$ 1,310,615.65
Total Liabilities and Capital Accounts	\$25,374,623.85	\$32,719,563.60	\$33,740,564.94	\$38,983,915.04

OFFICERS FOR 1946

Elwood M. Brooks, President; Charles M. Good, Executive Vice-President; William Stirling, Vice-President; Henry D. Mitchell, Vice-President; Arthur G. Bridgewater, Cashier; Keith Lindeman, Comptroller; Edward A. Troutman, Assistant Cashier; Elvin R. Stiles, Assistant Cashier; George B. Loos, Assistant Cashier; T. Arthur Williams, Assistant Cashier.

DIRECTORS FOR 1946

Elwood M. Brooks, Charles M. Good, Edgar Egan, Thomas McCusker, John L. Reams, B. F. Salzer, William Stirling, Henry D. Mitchell, J. F. Hudson.

Certificate Issued October 5, 1908

No. 92

COLORADO STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1945

B. F. Clark, President; F. L. Barkley, Vice-President; E. H. Dahl, Cashier;
E. M. Kullgren, Assistant Cashier.

DIRECTORS FOR 1945

B. F. Clark, F. L. Barkley, G. C. Barkley, A. B. Kullgren, F. R. Lilyard.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 512,913.26	\$ 551,629.20	\$ 666,903.34	\$ 1,026,545.70
U. S. Govt. obligations, direct and guaranteed	4,474,355.99	6,763,746.68	\$ 6,809,842.82	\$ 7,390,215.25
Obligations of States and political subdivisions	19,611.60	35,214.62	123,981.00	15,668.18
Other bonds, notes, and debentures				126,700.33
Cash balances with other banks, including reserve balances, and cash items in process of collection	2,964,131.11	2,873,582.83	2,910,721.05	2,394,043.70
Furniture and fixtures	9,000.00	8,000.00	7,000.00	10,000.00
Other assets	13,821.68	23,726.75	12,124.27	10,740.29
Total Assets	\$ 7,993,833.64	\$10,255,900.08	\$10,530,572.48	\$10,973,913.45

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 6,142,858.23	\$ 7,906,701.98	\$ 8,264,272.02	\$ 9,114,758.10
Time deposits of individuals, partnerships, and corporations	877,200.43	1,044,988.65	1,096,911.07	1,018,145.65
Deposits of U. S. Govt. (including postal savings)	567,128.45	788,858.96	661,162.71	253,205.21
Deposits of States and political subdivisions	8,197.75	14,981.44	5,888.36	13,338.88
Other deposits (certified and officers' checks, etc.)	146,854.52	247,108.77	212,404.32	264,738.72
Total Deposits	\$ 7,742,239.38	\$10,002,639.80	\$10,240,638.48	\$10,664,186.56
Other liabilities	\$ 841.83	\$ 1,927.96	\$ 936.45	\$ 302.55

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	150,000.00	150,000.00	200,000.00	200,000.00
Undivided profits	50,752.43	51,332.32	38,997.55	59,424.34
Total Capital Accounts	\$ 250,752.43	251,332.32	288,997.55	309,424.34
Total Liabilities and Capital Accounts	\$ 7,993,833.64	\$10,255,900.08	\$10,530,572.48	\$10,973,913.45

OFFICERS FOR 1946

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Kullgren, Cashier-Secretary;
C. E. Kenney, Assistant Cashier; V. M. Rhodes, Assistant Cashier.

DIRECTORS FOR 1946

F. L. Barkley, G. C. Barkley, B. F. Clark, E. M. Kullgren, F. R. Lilyard.

Certificate Issued October 20, 1908

No. 1

INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1945

Leo A. Steinhardt, President; G. W. Ballantine, Jr., Vice-President; John R. McPhee, Vice-President; John S. Kennedy, Vice-President; J. F. Vincent, Treasurer; John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee; I. R. Selover, Secretary.

DIRECTORS FOR 1945

Eugene H. Adams, Philip K. Alexander, Geo. W. Ballantine, Jr., Wilbur F. Denious, John Evans, Gerald Hughes, Lafayette M. Hughes, Hudson Moore, Jr., John R. McPhee, John W. Morey, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 7,813,948.16	\$11,079,049.36	\$10,234,282.91	\$13,047,359.67
U. S. Govt. obligations, direct and guaranteed	24,785,145.52	26,987,838.64	25,499,962.01	19,573,026.42
Obligations of States and political subdivisions	1,679,279.69	1,860,596.60	1,660,344.71	1,431,299.61
Other bonds, notes, and debentures	759,389.31	685,955.42	660,238.73	471,983.89
Corporate stocks (including stock of Federal Reserve Bank)	45,002.00	101,577.00	60,003.00	60,004.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	9,653,520.93	10,956,435.30	11,753,482.37	11,897,978.31
Bank premises owned	112,750.50	110,000.00	107,250.50	104,500.00
Furniture and fixtures	561.20	1.00	4,004.60	1.00
Real estate owned other than bank premises	2.00	2.00	2.00	1.00
Other assets	562,860.22	404,274.88	347,833.55	413,163.42
Total Assets	\$45,412,459.53	\$52,185,730.20	\$50,327,404.38	\$46,999,317.32

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$23,394,941.49	\$28,080,901.71	\$29,913,893.25	\$30,510,592.93
Time deposits of individuals, partnerships, and corporations	6,681,263.15	7,402,248.57	8,260,250.32	8,744,594.11
Deposits of U. S. Govt. (including postal savings)	9,105,139.84	9,417,386.35	5,436,688.80	1,128,847.05
Deposits of States and political subdivisions	1,398,856.82	1,367,131.04	1,491,093.70	1,465,505.91
Deposits of banks	1,009,081.48	1,320,403.31	984,276.83	951,561.56
Other deposits (certified and officers' checks, etc.)	465,558.08	1,039,133.02	566,064.44	471,898.41
Total Deposits	\$42,054,840.86	\$48,627,204.00	\$46,652,267.34	\$41,272,999.97
Other liabilities	\$ 249,544.81	\$ 226,310.92	\$ 247,680.71	\$ 229,632.48

CAPITAL ACCOUNTS

Capital (Common)	\$ 500,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Undivided profits	1,053,966.17	1,032,175.77	1,120,949.28	1,125,392.86
Reserves (and retirement account for preferred capital)	554,107.69	300,039.51	306,507.05	371,292.01
Total Capital Accounts	\$ 3,108,073.86	\$ 3,332,215.28	\$ 3,427,456.33	\$ 3,496,684.87
Total Liabilities and Capital Accounts	\$45,412,459.53	\$52,185,730.20	\$50,327,404.38	\$46,999,317.32

OFFICERS FOR 1946

John W. Morey, Chairman of the Board; John Evans, Chairman Executive Committee; Leo A. Steinhardt, President; G. W. Ballantine, Jr., Vice-President; John R. McPhee, Vice-President; John S. Kennedy, Vice-President; Aaron W. Pleasants, Vice-President; J. F. Vincent, Treasurer; I. R. Selover, Secretary; O. E. Binkley, Assistant Treasurer; Eugene H. Adams, Assistant Secretary.

DIRECTORS FOR 1946

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Jr., Wilbur F. Denious, John Evans, Gerald Hughes, Lafayette M. Hughes, Hudson Moore, Jr., John R. McPhee, John W. Morey, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1945

G. D. Taylor, President; H. C. Lefurgey, Vice-President; T. R. Yowell, Cashier.

DIRECTORS FOR 1945

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 334,463.05	\$ 227,629.53	\$ 401,145.99	\$ 338,828.70
U. S. Govt. obligations, direct and guaranteed	1,340,620.00	1,631,905.00	1,647,000.00	2,033,000.00
Obligations of States and political subdivisions	33,000.00	5,000.00	5,000.00	20,500.00
Other bonds, notes, and debentures		25,000.00		
Cash balances with other banks, including reserve balances, and cash items in process of collection	418,255.55	817,049.06	468,890.46	724,924.08
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00		
Other assets		241.00	374.65	783.15
Total Assets	\$ 2,126,341.60	\$ 2,706,827.59	\$ 2,522,613.10	\$ 3,108,037.93
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,279,671.66	\$ 1,835,897.08	\$ 1,614,970.21	\$ 2,142,369.35
Time deposits of individuals, partnerships, and corporations	408,323.02	478,113.55	473,801.67	525,192.72
Deposits of U. S. Govt. (including postal savings)	108,362.98	97,410.55	63,681.00	13,587.25
Deposits of States and political subdivisions	174,061.38	119,637.63	174,503.92	218,064.37
Other deposits (certified and officers' checks, etc.)	8,437.92	21,853.15	32,663.76	33,399.24
Total Deposits	\$ 1,978,856.96	\$ 2,552,911.96	\$ 2,359,620.56	\$ 2,932,612.93
Other liabilities				5,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	18,484.64	23,915.63	32,992.54	40,425.00
Reserves (and retirement account for preferred capital)	30,000.00	30,000.00	30,000.00	30,000.00
Total Capital Accounts	\$ 147,484.64	\$ 153,915.63	\$ 162,992.54	\$ 170,425.00
Total Liabilities and Capital Accounts	\$ 2,126,341.60	\$ 2,706,827.59	\$ 2,522,613.10	\$ 3,108,037.93

OFFICERS FOR 1946

G. D. Taylor, President; H. C. Lefurgey, Vice-President; T. R. Yowell, Cashier-Secretary.

DIRECTORS FOR 1946

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1945

Orville W. Hampton, President; Ralph E. Misko, Vice-President; James G. Milne, Vice-President; Rex C. Eaton, Vice-President; Floyd A. Tyson, Cashier; H. N. Patton, Jr., Assistant Cashier; Walter L. Happel, Assistant Cashier.

DIRECTORS FOR 1945

Orville W. Hampton, Ralph E. Misko, James G. Milne, Rex C. Eaton, Robert G. Smith.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 204,995.74	\$ 435,650.77	\$ 261,509.85	\$ 406,328.86
U. S. Govt. obligations, direct and guaranteed	670,318.44	809,133.06	858,947.68	1,011,920.51
Obligations of States and political subdivisions		287.26	309.26	47.14
Corporate stocks (including stock of Federal Reserve Bank)	1,500.00	2,250.00	2,250.00	2,250.00
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,153,278.37	576,113.11	918,789.88	627,289.12
Bank premises owned	6,523.38	6,000.00	5,750.00	5,500.00
Total Assets	\$ 2,036,615.93	\$ 1,829,434.20	\$ 2,047,556.67	\$ 2,053,335.93

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,458,667.97	\$ 1,309,446.36	\$ 1,509,028.12	\$ 1,560,766.54
Time deposits of individuals, partnerships, and corporations	266,830.30	283,181.06	311,534.60	334,816.00
Deposits of U. S. Govt. (including postal savings)	202,374.40	128,191.42	106,779.42	24,821.17
Deposits of States and political subdivisions	26,564.99	21,810.40	25,907.86	20,941.13
Other deposits (certified and officers' checks, etc.)	2,016.81	1,656.42	931.13	11,853.16
Total Deposits	\$ 1,956,454.47	\$ 1,744,285.66	\$ 1,954,181.13	\$ 1,953,198.00
Other liabilities	\$ 1,410.43	\$ 2,648.54	\$ 5,875.54	

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	3,751.03	7,500.00	12,500.00	25,137.93
Total Capital Accounts	\$ 78,751.03	\$ 82,500.00	\$ 87,500.00	\$ 100,137.93
Total Liabilities and Capital Accounts	\$ 2,036,615.93	\$ 1,829,434.20	\$ 2,047,556.67	\$ 2,053,335.93

OFFICERS FOR 1946

R. E. Misko, President; Rex C. Eaton, Vice-President; James G. Milne, Vice-President; F. A. Tyson, Cashier-Secretary; H. N. Patton, Jr., Assistant Cashier; W. L. Happel, Assistant Cashier; O. W. Hampton, Chairman of the Board.

DIRECTORS FOR 1946

Orville W. Hampton, Ralph E. Misko, James G. Milne, Rex C. Eaton, Robert G. Smith.

Certificate Issued March 23, 1908

No. 43

ELBERT COUNTY BANK, ELBERT

(Elbert County)

OFFICERS FOR 1945

J. E. Mayer, President; Lewis Shook, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1945

J. E. Mayer, Lewis Shook, A. H. Mayer.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 99,918.42	\$ 48,656.49	\$ 97,313.97	\$ 47,389.28
U. S. Govt. obligations, direct and guaranteed	253,500.00	265,500.00	265,500.00	265,500.00
Obligations of States and political subdivisions	298.80	363.52		
Cash balances with other banks, including reserve balances, and cash items in process of collection	237,245.09	488,008.44	499,596.85	620,288.83
Bank premises owned	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	3.00	2.00	1.00	1.00
Other assets	100.00	234.64	505.95	113.62
Total Assets	\$ 591,066.31	\$ 802,766.09	\$ 862,918.77	\$ 933,293.72

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 345,645.53	\$ 511,638.69	\$ 553,395.03	\$ 761,533.03
Time deposits of individuals, partnerships, and corporations	115,100.60	144,392.59	149,475.78	35,662.43
Deposits of U. S. Govt. (including postal savings)	2,879.57	640.08	374.85	584.53
Deposits of States and political subdivisions	66,803.73	81,563.91	96,910.45	71,731.47
Other deposits (certified and officers' checks, etc.)	1,320.78	2,538.80	200.00	38.00
Total Deposits	\$ 531,750.21	\$ 740,774.07	\$ 800,356.11	\$ 869,549.46
Other liabilities	\$ 96.10	\$ 92.02	\$ 47.66	

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	9,220.00	11,900.00	12,515.00	13,680.00
Reserves (and retirement account for preferred capital)				61.27
Total Capital Accounts	\$ 59,220.00	\$ 61,900.00	\$ 62,515.00	\$ 63,744.27
Total Liabilities and Capital Accounts	\$ 591,066.31	\$ 802,766.09	\$ 862,918.77	\$ 933,293.73

OFFICERS FOR 1946

J. E. Mayer, President; Lewis Shook, Vice-President; Alice H. Mayer, Cashier-Secretary.

DIRECTORS FOR 1946

J. E. Mayer, Alice H. Mayer, Lewis Shook.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1945

Charles J. Elzi, President; William Whiles, Vice-President; William Whiles, Cashier;
Owen E. Goodspeed, Assistant Cashier.

DIRECTORS FOR 1945

C. W. Bixler, James Brennan, Charles J. Elzi, William Whiles.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 42,556.51	\$ 97,217.26	\$ 80,741.07	\$ 117,602.95
U. S. Govt. obligations, direct and guaranteed	580,500.00	642,500.00	680,500.00	696,000.00
Obligations of States and political subdivisions	26,000.00	24,000.00	22,500.00	34,265.50
Other bonds, notes, and debentures	26,324.47	14,519.75	9,893.75	34,893.75
Cash balances with other banks, including reserve balances, and cash items in process of collection	318,813.42	335,951.20	371,473.18	221,664.17
Bank premises owned	1.00	1.00	2.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00		1.00
Total Assets	\$ 994,197.40	\$ 1,114,191.21	\$ 1,165,111.00	\$ 1,104,429.37
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	570,685.81	\$ 648,663.65	\$ 695,899.45	\$ 664,248.37
Time deposits of individuals, partnerships, and corporations	286,217.21	324,514.90	343,215.83	343,060.16
Deposits of U. S. Govt. (including postal savings)	54,924.27	55,600.00	38,162.50	5,012.50
Deposits of States and political subdivisions	10,000.00	10,000.00	10,000.00	10,000.00
Other deposits (certified and officers' checks, etc.)	107.25	620.72	1,248.57	202.40
Total Deposits	\$ 921,934.54	\$ 1,039,399.27	\$ 1,088,526.35	\$ 1,022,523.43
CAPITAL ACCOUNTS				
Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	30,000.00	30,000.00	30,000.00	40,000.00
Undivided profits	5,159.69	8,272.77	11,025.73	6,897.80
Reserves (and retirement account for preferred capital)	7,103.17	6,519.17	5,558.92	5,008.14
Total Capital Accounts	\$ 72,262.86	\$ 74,791.94	\$ 76,584.65	\$ 81,905.94
Total Liabilities and Capital Accounts	\$ 994,197.40	\$ 1,114,191.21	\$ 1,165,111.00	\$ 1,104,429.37

OFFICERS FOR 1946

Chas. J. Elzi, President; William Whiles, Vice-President; William Whiles, Cashier-Secretary;
Owen E. Goodspeed, Assistant Cashier.

DIRECTORS FOR 1946

C. W. Bixler, James Brennan, Charles J. Elzi, William Whiles.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1945

Chas. F. Hix, President; Harry B. Boyd, Vice-President; W. Kyle Miller, Cashier-Secretary

DIRECTORS FOR 1945

Harry B. Boyd, Chas. F. Hix, William G. Lewis.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 291,840.76	\$ 302,839.21	\$ 484,002.53	\$ 432,861.40
U. S. Govt. obligations, direct and guaranteed	249,500.00	519,700.00	544,700.00	674,300.00
Obligations of States and political subdivisions	31,984.53	31,484.53	44,484.53	48,484.53
Other bonds, notes, and debentures	14,001.60	19,001.00	28,001.00	25,001.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	319,031.22	337,808.89	319,699.18	210,192.73
Bank premises owned	1,000.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 907,358.51	\$ 1,210,835.63	\$ 1,420,889.24	\$ 1,390,841.66

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 611,908.84	\$ 797,551.51	\$ 1,023,830.77	\$ 1,011,178.38
Time deposits of individuals, partnerships, and corporations	123,143.98	190,158.55	201,449.79	216,483.52
Deposits of U. S. Govt. (including postal savings)	65,094.65	88,528.14	66,846.64	10,015.39
Deposits of States and political subdivisions	30,185.93	56,590.34	42,552.64	54,230.44
Other deposits (certified and officers' checks, etc.)	20,318.85	18,818.85	25,818.85	26,818.85
Total Deposits	\$ 850,652.25	\$ 1,151,647.39	\$ 1,360,498.69	\$ 1,318,726.58
Other liabilities	\$ 4,250.22	\$ 4,717.97	\$ 4,091.01	\$ 6,767.35

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	35,000.00
Undivided profits	2,456.04	4,470.27	6,299.54	5,347.73
Total Capital Accounts	\$ 52,456.04	\$ 54,470.27	\$ 56,299.54	\$ 65,347.73
Total Liabilities and Capital Accounts	\$ 907,358.51	\$ 1,210,835.63	\$ 1,420,889.24	\$ 1,390,841.66

OFFICERS FOR 1946

Chas. F. Hix, President; Harry B. Boyd, Vice-President; W. Kyle Miller.

DIRECTORS FOR 1946

Harry B. Boyd, Chas. F. Hix, William G. Hix.

Certificate Issued January 26, 1914

No. 274

THE BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1945

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier;
Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1945

J. C. Singleton, N. S. Rutherford, John M. Boyle, John Singleton, Jr.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	53,498.67	\$ 53,483.56	\$ 74,191.38	\$ 64,888.89
U. S. Govt. obligations, direct and guaranteed	49,186.65	53,593.75	171,412.50	364,100.00
Obligations of States and political subdivisions	1,994.56	1,994.56	2,994.56	2,994.56
Other bonds, notes, and debentures	3,690.67			
Cash balances with other banks, including reserve balances, and cash items in process of collection	404,302.20	465,598.88	377,492.37	325,984.94
Bank premises owned	1,000.00	900.00	800.00	700.00
Furniture and fixtures	450.00	300.00	150.00	
Real estate owned other than bank premises	3.00	3.00	3.00	3.00
Other assets		1,056.86		
Total Assets	\$ 514,125.75	\$ 576,930.61	\$ 627,043.81	\$ 758,671.39
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	328,933.78	\$ 400,629.21	\$ 410,744.42	\$ 543,888.43
Time deposits of individuals, partnerships, and corporations	57,224.48	65,027.70	73,033.60	92,928.00
Deposits of States and political subdivisions	89,951.38	72,478.68	104,710.45	79,920.74
Total Deposits	\$ 476,109.64	\$ 538,135.59	\$ 588,488.47	\$ 716,737.17
Other liabilities	185.70			
CAPITAL ACCOUNTS				
Capital (Common)	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	2,830.41	3,795.02	3,555.34	6,934.22
Total Capital Accounts	\$ 37,830.41	\$ 38,795.02	\$ 38,555.34	\$ 41,934.22
Total Liabilities and Capital Accounts	\$ 514,125.75	\$ 576,930.61	\$ 627,043.81	\$ 758,671.39

OFFICERS FOR 1946

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier;
Secretary; Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1946

J. C. Singleton, N. S. Rutherford, John M. Boyle, John Singleton, Jr.

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1945

S. J. Rhode, President; M. B. Rhode, Vice-President; W. M. Ward, Cashier;
E. E. Caldwell, Assistant Cashier.

DIRECTORS FOR 1945

S. J. Rhode, M. B. Rhode, W. M. Ward.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 445,089.78	\$ 376,573.23	\$ 477,867.01	\$ 596,162.56
U. S. Govt. obligations, direct and guaranteed	1,212,500.00	1,243,600.00	1,425,600.00	1,294,100.00
Obligations of States and political subdivisions	35,305.00	22,500.00	7,400.00	33,200.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	386,074.19	1,088,056.54	502,334.45	587,399.92
Total Assets	\$ 2,078,968.97	\$ 2,730,729.77	\$ 2,413,201.46	\$ 2,510,862.48
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,619,312.47	\$ 2,200,693.62	\$ 1,923,128.88	\$ 2,033,040.51
Time deposits of individuals, partnerships, and corporations.....	292,061.81	311,231.89	305,640.65	278,130.37
Deposits of States and political subdivisions	23,056.13	19,446.24	22,943.73	22,031.92
Other deposits (certified and officers' checks, etc.).....	6,386.03	40,215.54	11,195.44	16,320.47
Total Deposits	\$ 1,940,816.44	\$ 2,571,587.29	\$ 2,262,908.70	\$ 2,349,523.27
Other liabilities		\$ 15,000.00		\$ 15,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	35,091.76	40,000.00	47,127.16	44,000.00
Reserves (and retirement account for preferred capital).....	3,060.77	4,142.48	3,165.60	2,339.21
Total Capital Accounts.....	\$ 138,152.53	\$ 144,142.48	\$ 150,292.76	\$ 96,339.21
Total Liabilities and Capital Accounts	\$ 2,078,968.97	\$ 2,730,729.77	\$ 2,413,201.46	\$ 2,510,862.48

OFFICERS FOR 1946

S. J. Rhode, President; M. B. Rhode, Vice-President; W. M. Ward, Cashier-Secretary;
R. W. Whyte, Assistant Cashier.

DIRECTORS FOR 1946

S. J. Rhode, M. B. Rhode, W. M. Ward.

Certificate Issued August 24, 1915

No. 291

FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1945

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier; A. E. Graves, Assistant Cashier; L. E. Horner, Assistant Cashier; Florence Arbuthnot, Assistant Cashier.

DIRECTORS FOR 1945

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 1,168,083.83	\$ 1,470,742.77	\$ 1,400,241.00	\$ 1,667,673.40
U. S. Govt. obligations, direct and guaranteed	2,385,765.00	2,883,810.00	3,268,000.00	3,128,905.00
Obligations of States and political subdivisions		324.37	421.59	582.90
Other bonds, notes, and debentures	15,540.00			74,906.25
Corporate stocks (including stock of Federal Reserve Bank)	7,500.00	7,500.00	7,500.00	9,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,000,409.82	1,060,911.97	\$81,205.22	1,072,454.84
Bank premises owned	1.00	1.00	1.00	1.00
Other assets	37.06	567.92		
Total Assets	\$ 4,577,336.71	\$ 5,423,858.03	\$ 5,557,368.81	\$ 5,953,523.39
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,722,592.24	\$ 3,424,884.55	\$ 3,499,804.44	\$ 4,076,101.49
Time deposits of individuals, partnerships, and corporations	964,133.00	1,052,586.61	1,203,392.03	1,245,411.91
Deposits of U. S. Govt. (including postal savings)	373,344.35	459,653.99	249,192.99	80,624.49
Deposits of States and political subdivisions	190,583.75	129,825.61	227,280.45	137,820.87
Other deposits (certified and officers' checks, etc.)	13,682.38	25,614.03	22,808.27	34,609.08
Total Deposits	\$ 4,264,335.72	\$ 5,092,564.79	\$ 5,202,478.18	\$ 5,574,567.84
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	50,000.00	50,000.00	50,000.00
Surplus	200,000.00	200,000.00	200,000.00	250,000.00
Undivided profits	63,000.99	81,293.24	104,890.63	78,955.55
Total Capital Accounts	\$ 313,000.99	\$ 331,293.24	\$ 354,890.63	\$ 378,955.55
Total Liabilities and Capital Accounts	\$ 4,577,336.71	\$ 5,423,858.03	\$ 5,557,368.81	\$ 5,953,523.39

OFFICERS FOR 1946

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier-Secretary; A. E. Graves, Assistant Cashier; H. E. Head, Assistant Cashier; G. M. Harding, Assistant Cashier; Florence Arbuthnot, Assistant Cashier.

DIRECTORS FOR 1946

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys.

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1945

H. W. Fox, President; Edith P. Barnard, Cashier; Joe M. Fox, Assistant Cashier.

DIRECTORS FOR 1945

H. W. Fox, J. A. McClaren, Ben Tillotson,, A. A. Keeling, Joe M. Fox.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 160,433.00	\$ 141,494.43	\$ 262,240.62	\$ 224,471.12
U. S. Govt. obligations, direct and guaranteed	196,750.00	347,792.17	459,550.00	475,950.00
Obligations of States and political subdivisions	724.20	723.20	554.70	464.30
Other bonds, notes, and debentures			2,000.00	2,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	370,889.53	523,719.51	255,124.57	472,252.91
Bank premises owned.....	3,150.00	2,900.00	2,650.00	2,400.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets		1.00		
Total Assets	\$ 731,947.73	1,016,631.31	982,120.89	1,177,539.33
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 493,668.53	\$ 726,457.21	\$ 695,453.47	\$ 922,630.72
Time deposits of individuals, partnerships, and corporations.....	144,775.87	166,272.06	172,549.59	174,088.17
Deposits of U. S. Govt. (including postal savings)	44,443.27	62,839.32	43,226.82	5,983.07
Deposits of States and political subdivisions	5,000.00	16,391.81	17,964.30	20,341.19
Other deposits (certified and officers' checks, etc.).....	6,315.73	6,539.84	9,466.95	8,797.45
Total Deposits	\$ 694,203.40	\$ 978,500.24	\$ 938,661.13	\$ 1,131,840.60
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	9,000.00	11,000.00	11,000.00	17,000.00
Undivided profits.....	3,079.33	2,131.07	3,459.76	3,698.73
Reserves (and retirement account for preferred capital).....	665.00		4,000.00	
Total Capital Accounts	\$ 37,744.33	\$ 38,131.07	\$ 43,459.76	\$ 45,698.73
Total Liabilities and Capital Accounts	\$ 731,947.73	\$ 1,016,631.31	\$ 982,120.89	\$ 1,177,539.33

OFFICERS FOR 1946

H. W. Fox, President; Joe M. Fox, Vice-President; E. P. Barnard, Cashier-Secretary.

DIRECTORS FOR 1946

H. W. Fox, J. A. McClaren, Ben Tillotson, A. A. Keeling, Joe M. Fox.

Certificate Issued March 18, 1946

No. 440

THE FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1946

Gilbert L. Miller, President; Emmett Elizondo, Vice-President; A. J. Little, Cashier;
Leona Gavin, Assistant Cashier.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)			\$ 39,072.88	\$ 135,417.84
U. S. Govt. obligations, direct and guaranteed			231,674.15	382,835.75
Cash balances with other banks, including reserve balances, and cash items in process of collection			198,418.15	171,399.88
Furniture and fixtures.....			2,000.00	2,100.00
Total Assets			\$ 471,165.18	\$ 691,753.47
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..			263,130.36	471,999.14
Time deposits of individuals, partnerships, and corporations.....			20,985.90	39,802.48
Deposits of U. S. Govt. (including postal savings).....			1,106.25	1,826.75
Deposits of States and political subdivisions			150,163.58	141,138.37
Other deposits (certified and officers' checks, etc.).....			5,064.50	4,151.36
Total Deposits			\$ 440,450.59	\$ 658,918.10
CAPITAL ACCOUNTS				
Capital (Common).....			\$ 25,000.00	\$ 25,000.00
Surplus			5,000.00	5,000.00
Undivided profits.....			714.59	2,835.37
Total Capital Accounts.....			\$ 30,714.59	\$ 32,835.37
Total Liabilities and Capital Accounts			\$ 471,165.18	\$ 691,753.47

DIRECTORS FOR 1946

Emmett Elizondo, A. J. Little, Gilbert L. Miller, Harry E. Moore,
Auburn R. Nowels, Ernest J. Turner, J. C. Wolfenbarger.

Certificate Issued June 30, 1915

No. 288

AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1945

H. E. McKeever, President; E. M. Page, Vice-President; S. C. Thompson, Cashier.

DIRECTORS FOR 1945

M. H. Durham, Joe Musick, H. E. McKeever, E. M. Page, L. N. Thompson.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 144,638.01	\$ 109,086.90	\$ 156,451.00	\$ 213,892.34
U. S. Govt. obligations, direct and guaranteed	437,336.00	449,396.00	461,404.00	466,464.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	333,923.52	490,660.31	301,686.06	315,303.66
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 915,899.53	\$ 1,049,145.21	\$ 919,543.06	\$ 995,662.00

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 750,175.84	\$ 900,872.79	\$ 764,293.04	\$ 856,911.23
Time deposits of individuals, partnerships, and corporations	28,602.58	34,031.02	34,040.77	34,868.97
Deposits of U. S. Govt. (including postal savings)	58,381.67	41,353.52	42,691.02	14,334.77
Deposits of States and political subdivisions	12,711.11	12,296.20	14,120.69	15,373.58
Other deposits (certified and officers' checks, etc.)	20,330.13	8,935.11	10,572.50	21,522.16
Total Deposits	\$ 870,201.33	\$ 997,488.64	\$ 865,718.02	\$ 943,010.71

CAPITAL ACCOUNTS

Capital (Common)	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00
Surplus	22,500.00	32,500.00	32,500.00	32,500.00
Undivided profits	5,698.20	1,656.57	3,825.04	2,651.29
Total Capital Accounts	\$ 45,698.20	\$ 51,656.57	\$ 53,825.04	\$ 52,651.29
Total Liabilities and Capital Accounts	\$ 915,899.53	\$ 1,049,145.21	\$ 919,543.06	\$ 995,662.00

OFFICERS FOR 1946

H. E. McKeever, President; E. M. Page, Vice-President; S. C. Thompson, Cashier-Secretary.

DIRECTORS FOR 1946

M. H. Durham, Joe Musick, H. E. McKeever, E. M. Page, L. N. Thompson.

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1945

E. D. Blodgett, President; A. C. Milne, Vice-President; W. D. Ela, Cashier;
W. E. Faris, Assistant Cashier.

DIRECTORS FOR 1945

E. D. Blodgett, A. C. Milne, W. D. Ela, A. M. Schmidt, Harry W. Harris.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 558,323.59	\$ 513,240.64	\$ 894,592.77	\$ 1,010,603.75
U. S. Govt. obligations, direct and guaranteed	4,131,648.49	4,920,762.21	4,884,937.59	4,860,443.46
Obligations of States and political subdivisions	85,982.18	84,021.98	186,653.59	254,007.33
Other bonds, notes, and debentures	100,613.41	94,477.83	119,223.85	74,115.32
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00	6,000.00	6,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,559,896.61	2,999,214.55	1,664,802.80	1,879,159.40
Bank premises owned	18,500.00	17,000.00	15,500.00	14,000.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Other assets	450.43	907.37	1,203.17	3,884.67
Total Assets	\$ 6,461,415.71	\$ 8,635,625.58	\$ 7,772,914.77	\$ 8,102,214.93
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 3,983,879.95	\$ 5,923,222.10	\$ 5,231,689.89	\$ 5,590,314.29
Time deposits of individuals, partnerships, and corporations	1,176,547.50	1,427,568.68	1,387,324.00	1,441,108.21
Deposits of U. S. Govt. (including postal savings)	494,934.10	487,012.22	280,032.42	114,635.01
Deposits of States and political subdivisions	479,495.38	407,188.05	439,581.69	515,517.73
Deposits of banks			50,308.00	58,934.58
Other deposits (certified and officers' checks, etc.)	39,935.89	85,574.90	67,527.47	39,531.47
Total Deposits	\$ 6,174,792.82	\$ 8,330,565.95	\$ 7,456,463.47	\$ 7,760,041.29
Other liabilities				\$ 258.26
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	61,730.81	100,912.25	110,917.24	133,733.09
Reserves (and retirement account for preferred capital)	24,892.08	4,147.38	5,534.06	8,182.29
Total Capital Accounts	\$ 286,622.89	\$ 305,059.63	\$ 316,451.30	\$ 341,915.38
Total Liabilities and Capital Accounts	\$ 6,461,415.71	\$ 8,635,625.58	\$ 7,772,914.77	\$ 8,102,214.93

OFFICERS FOR 1946

E. D. Blodgett, President; A. C. Milne, Vice-President; W. D. Ela, Cashier-Secretary;
W. E. Faris, Assistant Cashier; J. E. Brown, Assistant Cashier.

DIRECTORS FOR 1946

E. D. Blodgett, A. C. Milne, W. D. Ela, A. M. Schmidt, Harry W. Harris.

Certificate Issued February 24, 1908

No. 59

WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1945

C. N. Jackson, President; D. H. Jackson, Vice-President; H. W. McGilp, Cashier;
F. B. Klein, Assistant Cashier.

DIRECTORS FOR 1945

C. N. Jackson, D. H. Jackson, A. W. Ferguson, H. W. McGilp, F. B. Klein.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 265,965.25	\$ 376,072.32	\$ 407,674.11	\$ 627,408.45
U. S. Govt. obligations, direct and guaranteed	1,981,055.00	2,147,355.00	2,344,899.00	1,931,780.00
Obligations of States and political subdivisions	102,338.00	111,000.00	121,941.37	170,100.95
Other bonds, notes, and debentures	163,482.25	124,909.09	170,807.25	202,376.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	633,278.32	601,337.56	417,137.93	677,895.91
Total Assets	\$ 3,146,118.82	\$ 3,360,673.97	\$ 3,462,459.66	\$ 3,609,561.31

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,716,647.26	\$ 1,922,686.09	\$ 2,113,287.81	\$ 2,342,397.10
Time deposits of individuals, partnerships, and corporations.....	\$41,948.64	893,894.46	937,832.27	1,002,214.80
Deposits of U. S. Govt. (including postal savings)	405,517.22	352,220.66	191,859.91	44,536.91
Deposits of States and political subdivisions	31,053.98	20,796.94	28,712.21	18,559.30
Other deposits (certified and officers' checks, etc.)	6,644.67	9,217.56	24,590.29	25,543.18
Total Deposits	\$ 3,001,811.77	\$ 3,198,815.71	\$ 3,296,282.52	\$ 3,433,251.38

CAPITAL ACCOUNTS

Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	25,000.00	30,000.00	35,000.00	10,000.00
Undivided profits	19,307.05	31,858.26	31,177.14	36,309.93
Total Capital Assets	\$ 144,307.05	\$ 161,858.26	\$ 166,177.14	\$ 176,309.93
Total Liabilities and Capital Accounts	\$ 3,146,118.82	\$ 3,360,673.97	\$ 3,462,459.66	\$ 3,609,561.31

OFFICERS FOR 1946

C. N. Jackson, President; D. H. Jackson, Vice-President; F. B. Klein, Cashier-Secretary;
M. R. Melcher, Assistant Cashier.

DIRECTORS FOR 1946

A. C. Clough, C. N. Jackson, D. H. Jackson, F. B. Klein, H. W. McGilp,
E. T. Snyder, C. W. von Trotha.

Certificate Issued December 23, 1940

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1945

W. W. McKee, President; A. E. Fordham, Vice-President; Irvin A. Mergelman, Cashier;
Frank S. Eastman, Assistant Cashier; Roger C. Eagleton, Treasurer.

DIRECTORS FOR 1945

Ralph R. Allen, W. L. Curtis, A. E. Fordham, W. W. McKee, Irvin A. Mergelman, Lang Spann.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 251,082.16	\$ 218,602.27	\$ 364,880.42	\$ 355,757.34
U. S. Govt. Obligations, direct and guaranteed	497,000.00	508,800.00	528,800.00	657,700.00
Obligations of States and political subdivisions	106,636.50	193,436.14	240,539.76	133,619.85
Other bonds, notes, and debentures	1.00	1.00	1.00	140,869.75
Corporate stocks (including stock of Federal Reserve Bank)	2,400.00	2,400.00	2,700.00	2,700.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	393,553.58	653,844.39	391,008.25	364,059.88
Furniture and fixtures	200.00	1.00	1,276.00	1,076.00
Total Assets	\$ 1,250,873.24	\$ 1,577,084.80	\$ 1,529,205.43	\$ 1,655,782.82

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 771,632.66	\$ 1,074,833.71	\$ 987,201.73	\$ 1,179,128.76
Time deposits of individuals, partnerships, and corporations	168,388.06	185,932.56	190,980.15	196,656.91
Deposits of U. S. Govt. (including postal savings)	72,217.38	93,463.88	73,138.88	10,770.13
Deposits of States and political subdivisions	151,811.46	124,440.30	174,797.44	160,321.02
Deposits of banks			5,577.50	
Total Deposits	\$ 1,164,049.56	\$ 1,478,670.45	\$ 1,431,695.70	\$ 1,547,176.82
Other liabilities		\$ 2,800.00		\$ 2,500.00

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	35,000.00	40,000.00	45,000.00	50,000.00
Undivided profits	1,823.68	5,614.35	2,509.73	6,106.00
Total Capital Accounts	\$ 86,823.68	\$ 95,614.35	\$ 97,509.73	\$ 106,106.00
Total Liabilities and Capital Accounts	\$ 1,250,873.24	\$ 1,577,084.80	\$ 1,529,205.43	\$ 1,655,782.82

OFFICERS FOR 1946

W. W. McKee, President; A. E. Fordham, Executive Vice-President; Irvin A. Mergelman, Cashier; Frank S. Eastman, Assistant Cashier; R. C. Eagleton, Assistant Cashier.

DIRECTORS FOR 1946

Ralph R. Allen, W. L. Curtis, A. E. Fordham, W. W. McKee, Irvin A. Mergelman, Lang Spann.

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1945

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier.

DIRECTORS FOR 1945

Philip Ruch, L. F. Yowell, Fred M. Swisher, Ralph L. Scott, A. Sullivan.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 29,954.37	\$ 35,498.33	\$ 89,067.07	\$ 86,761.38
U. S. Govt. Obligations, direct and guaranteed	375,000.00	481,500.00	908,500.00	933,452.50
Cash balances with other banks, including reserve balances, and cash items in process of collection	143,097.90	1,003,017.61	286,587.66	602,158.02
Bank premises owned.....			1,999.00	3,000.00
Furniture and fixtures.....	750.00	1,999.00		1.00
Other assets	1,692.99	2,090.77	5,951.54	4,953.51
Total Assets	\$ 550,495.26	\$ 1,524,105.71	\$ 1,292,105.27	\$ 1,630,326.41

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 360,833.74	\$ 1,217,017.04	\$ 959,151.00	\$ 1,268,054.79
Time deposits of individuals, partnerships, and corporations.....	117,008.50	173,615.93	200,122.07	237,763.55
Deposits of U. S. Govt. (including postal savings).....	24,493.25	24,004.25	23,194.77	9,613.81
Deposits of States and political subdivisions	12,681.50	70,868.41	70,951.51	70,453.74
Other deposits (certified and officers' checks, etc.).....	541.40	40.00	6.85	24.86
Total Deposits	\$ 515,558.39	\$ 1,485,545.63	\$ 1,253,426.20	\$ 1,585,910.75

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	5,000.00	10,000.00	10,000.00	15,000.00
Undivided profits	4,936.87	3,560.08	3,679.07	3,915.66
Reserves (and retirement account for preferred capital).....				500.00
Total Capital Accounts.....	\$ 34,936.87	\$ 38,560.08	\$ 38,679.07	\$ 44,415.66
Total Liabilities and Capital Accounts	\$ 550,495.26	\$ 1,524,105.71	\$ 1,292,105.27	\$ 1,630,326.41

OFFICERS FOR 1946

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier-Secretary.

DIRECTORS FOR 1946

L. F. Yowell, Ralph L. Scott, Fred M. Swisher, Philip Ruch, A. Sullivan.

Certificate Issued November 21, 1919

No. 382

THE HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1945

R. E. Spencer, President; Paul E. Spencer, Vice-President; Jay D. McFarland, Cashier;
Imogene E. Boggs, Assistant Cashier.

DIRECTORS FOR 1945

R. E. Spencer, Ben Blake, Jay D. McFarland.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 81,116.80	\$ 86,425.26	\$ 117,321.21	\$ 81,638.37
U. S. Govt. Obligations, direct and guaranteed	179,800.00	313,000.00	314,000.00	450,470.14
Cash balances with other banks, including reserve balances, and cash items in process of collection	140,246.80	95,761.77	81,254.71	179,641.01
Bank premises owned.....	700.00	600.00	600.00	500.00
Furniture and fixtures.....	200.00	100.00	100.00	300.00
Other assets		8,651.79	2,475.02	
Total Assets	\$ 402,063.60	\$ 504,538.82	\$ 515,750.94	\$ 712,549.52

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..\$	309,575.40	\$ 435,140.26	\$ 447,526.14	\$ 620,908.26
Time deposits of individuals, partnerships, and corporations.....	32,914.95	31,617.69	31,150.20	32,539.28
Deposits of U. S. Govt. (including postal savings).....	29,967.76	1,710.50	108.80	2,993.94
Deposits of States and political subdivisions	5,701.74	6,064.59	5,869.48	7,673.31
Other deposits (certified and officers' checks, etc.).....	215.00	3,865.33	1,965.77	17,314.43
Total Deposits	\$ 378,374.85	\$ 478,398.37	\$ 486,620.39	\$ 681,429.22
Other liabilities				\$ 258.53

CAPITAL ACCOUNTS

Capital (Common).....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	5,000.00	8,000.00	11,000.00	13,000.00
Undivided profits.....	2,188.75	1,140.45	1,130.55	861.77
Reserves (and retirement account for preferred capital).....	1,500.00	2,000.00	2,000.00	2,000.00
Total Capital Accounts.....	\$ 23,688.75	\$ 26,140.45	\$ 29,130.55	\$ 30,861.77
Total Liabilities and Capital Accounts	\$ 402,063.60	\$ 504,538.82	\$ 515,750.94	\$ 712,549.52

OFFICERS FOR 1946

R. W. Baskett, President; J. E. Boggs, Cashier-Secretary; Elois Bunnell, Assistant Cashier.

DIRECTORS FOR 1946

R. W. Baskett, John Poelma, I. E. Boggs.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1945

H. B. Fetz, President; Albert Smith, Vice-President; H. H. Addams, Cashier;
James L. Addams, Assistant Cashier; Elsie H. Addams, Assistant Cashier.

DIRECTORS FOR 1945

H. B. Fetz, Albert Smith, George Gunther, James L. Addams, H. H. Addams.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 30, 1946
Loans and discounts (including overdrafts)	\$ 166,545.99	\$ 139,663.64	\$ 201,461.68	\$ 162,210.70
U. S. Govt. Obligations, direct and guaranteed	647,980.00	957,455.00	701,875.00	953,400.00
Obligations of States and political subdivisions	12,000.00	12,500.00	12,500.00	12,000.00
Corporate stocks (including stock of Federal Reserve Bank)	1,500.00	1,500.00	1,650.00	1,650.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	421,447.88	677,725.19	619,246.00	584,314.27
Bank premises owned	5,000.00	4,500.00	4,000.00	3,500.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	4.00	4.00	4.00	3.00
Total Assets	\$ 1,255,478.87	\$ 1,793,348.74	\$ 1,540,837.68	\$ 1,717,078.97
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 903,385.83	\$ 1,397,401.75	\$ 1,349,252.01	\$ 1,370,604.91
Time deposits of individuals, partnerships, and corporations	181,579.99	215,483.39	219,406.39	229,502.27
Deposits of U. S. Govt. (including postal savings)	\$9,935.75	90,000.00	77,837.25	15,349.75
Deposits of States and political subdivisions	11,003.82	10,671.97	13,021.56	12,934.28
Other deposits (certified and officers' checks, etc.)	2,599.00	7,222.71	4,974.61	5,397.54
Total Deposits	\$ 1,185,504.39	\$ 1,720,779.82	\$ 1,464,491.82	\$ 1,633,788.75
Other liabilities		1,500.00	1,250.00	1,750.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	30,000.00	30,000.00	40,000.00
Undivided profits	13,349.67	11,444.11	15,621.05	11,665.41
Reserves (and retirement account for preferred capital)	3,624.81	4,624.81	4,474.81	5,474.81
Total Capital Accounts	\$ 66,974.48	\$ 71,068.92	\$ 75,095.86	\$ 81,540.22
Total Liabilities and Capital Accounts	\$ 1,255,478.87	\$ 1,793,348.74	\$ 1,540,837.68	\$ 1,717,078.97

OFFICERS FOR 1946

George Gunther, President; Ola M. Taylor, Vice-President; H. H. Addams, Cashier-Secretary;
James L. Addams, Assistant Cashier.

DIRECTORS FOR 1946

George Gunther, Ola M. Taylor, Carl R. Smith, James L. Addams, H. H. Addams.

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1945

Claude L. Stout, President; Mary G. Stout, Vice-President; C. I. Spessard, Vice-President;
Leatha C. Ives, Cashier; Helen R. Lentz, Assistant Cashier; Leatha C. Ives, Treasurer.

DIRECTORS FOR 1945

Claude L. Stout, Mary G. Stout, C. I. Spessard.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 101,253.09	\$ 89,104.53	\$ 155,786.46	\$ 167,449.71
U. S. Govt. Obligations, direct and guaranteed	298,000.00	439,500.00	490,500.00	460,500.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	177,654.41	199,495.83	136,622.95	92,712.12
Furniture and fixtures	1,500.00	1,250.00	1,000.00	500.00
Total Assets	\$ 578,407.50	\$ 729,350.36	\$ 783,909.41	\$ 721,161.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 327,874.60	\$ 482,558.71	\$ 502,198.97	\$ 505,674.17
Time deposits of individuals, partnerships, and corporations	77,416.41	70,031.81	75,166.34	104,615.68
Deposits of U. S. Govt. (including postal savings)	60,841.81	63,118.60	42,672.59	8,371.04
Deposits of States and political subdivisions	71,540.36	68,255.93	117,215.66	52,769.84
Deposits of banks	493.61	1,153.06		
Other deposits (certified and officers' checks, etc.)	619.08	2,600.00	136.95	150.00
Total Deposits	\$ 538,785.87	\$ 687,718.11	\$ 737,390.51	\$ 671,574.73
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	10,000.00	10,000.00	15,000.00	20,000.00
Undivided profits	4,621.63	6,632.25	6,518.90	4,587.10
Total Capital Accounts	\$ 39,621.63	\$ 41,632.25	\$ 46,518.90	\$ 49,587.10
Total Liabilities and Capital Accounts	\$ 578,407.50	\$ 729,350.36	\$ 783,909.41	\$ 721,161.83

OFFICERS FOR 1946

Claude L. Stout, President; Mary G. Stout, Vice-President; C. R. Hackethal, Vice-President;
Leatha C. Ives, Cashier-Secretary; Helen R. Lentz, Assistant Cashier; Leatha C. Ives, Treasurer.

DIRECTORS FOR 1946

Claude L. Stout, Mary G. Stout, C. R. Hackethal.

Certificate Issued September 27, 1910

No. 198

IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1945

Morrill E. Turner, President; J. Denton Simms, Vice-President; Emmet Hott, Cashier.

DIRECTORS FOR 1945

Morrill E. Turner, J. Denton Simms, Emmet Hott.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 32,610.19	\$ 23,760.97	\$ 52,898.54	\$ 82,119.87
U. S. Govt. Obligations, direct and guaranteed	142,550.00	257,550.00	368,804.28	359,346.88
Cash balances with other banks, including reserve balances, and cash items in process of collection	208,945.41	296,847.84	120,137.73	285,276.12
Bank premises owned	1.00	1.00	1.00	1.00
Total Assets	\$ 384,106.60	\$ 578,159.81	\$ 541,841.55	\$ 726,743.87

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 299,614.53	\$ 490,257.50	\$ 395,899.79	\$ 555,449.97
Time deposits of individuals, partnerships, and corporations	45,890.72	48,783.79	50,165.16	52,480.08
Deposits of U. S. Govt. (including postal savings)	101.95			
Deposits of States and political subdivisions	3,120.86	1,969.59	58,603.61	81,416.59
Other deposits (certified and officers' checks, etc.)	188.01	1,088.14	180.51	104.30
Total Deposits	\$ 348,916.07	\$ 542,099.02	\$ 504,849.07	689,450.94

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	8,500.00	10,000.00	10,000.00	11,000.00
Undivided profits	1,690.53	560.79	1,992.48	1,292.93
Reserves (and retirement account for preferred capital)		500.00		
Total Capital Accounts	\$ 35,190.53	\$ 36,060.79	\$ 36,992.48	\$ 37,292.93
Total Liabilities and Capital Accounts	\$ 384,106.60	\$ 578,159.81	\$ 541,841.55	\$ 726,743.87

OFFICERS FOR 1946Morrill E. Turner, President; Virginia L. Turner, Vice-President;
Emmet Hott, Cashier-Secretary.**DIRECTORS FOR 1946**

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

Certificate Issued June 17, 1946

No. 442

CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1946

Ray A. Babcock, President; C. L. Mann, Vice-President; M. E. Roof, Vice-President;
Clyde N. Snapp, Cashier.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)				\$ 25,701.61
U. S. Govt. Obligations, direct and guaranteed				111,306.25
Cash balances with other banks, including reserve balances, and cash items in process of collection				42,734.27
Furniture and fixtures.....				4,559.06
Other assets				13.60
Total Assets				\$ 184,314.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..				\$ 115,478.72
Time deposits of individuals, partnerships, and corporations.....				8,613.15
Deposits of U. S. Govt. (including postal savings).....				2,250.00
Deposits of States and political subdivisions				5,000.00
Other deposits (certified and officers' checks, etc.).....				96.84
Total Deposits				\$ 131,438.71
CAPITAL ACCOUNTS				
Capital (Common)				\$ 50,000.00
Surplus				2,876.08
Total Capital Accounts.....				\$ 52,876.08
Total Liabilities and Capital Accounts				\$ 184,314.79

DIRECTORS FOR 1946

Ray A. Babcock, C. L. Mann, M. E. Roof, R. P. Culverwell, James Donelan, Jr.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1945

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier;
Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1945

Luella I. Backlund, V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 108,336.46	\$ 56,231.25	\$ 112,232.25	\$ 87,054.55
U. S. Govt. Obligations, direct and guaranteed	179,700.00	266,350.00	281,350.00	245,350.00
Obligations of States and political subdivisions	5,273.70	6,235.56	3,465.69	6,217.16
Cash balances with other banks, including reserve balances, and cash items in process of collection	443,975.63	619,687.38	555,631.96	837,887.66
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 737,287.79	\$ 948,506.19	\$ 952,681.90	\$ 1,176,511.37

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 511,377.30	\$ 729,354.59	\$ 681,654.60	\$ 925,160.81
Time deposits of individuals, partnerships, and corporations	115,802.26	124,868.30	138,394.00	136,567.09
Deposits of U. S. Govt. (including postal savings)	13.24	119.50	73.12	246.61
Deposits of States and political subdivisions	64,566.12	41,679.19	71,723.60	53,096.59
Other deposits (certified and officers' checks, etc.)	483.91	4,843.14	13,487.05	13,061.54
Total Deposits	\$ 692,242.83	\$ 900,864.72	\$ 905,332.46	\$ 1,128,132.64

CAPITAL ACCOUNTS

Capital (Common)	\$ 10,000.00	10,000.00	10,000.00	10,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	10,044.96	12,641.47	12,349.44	13,378.73
Total Capital Accounts	\$ 45,044.96	\$ 47,641.47	\$ 47,349.44	\$ 48,378.73
Total Liabilities and Capital Accounts	\$ 737,287.79	\$ 948,506.19	\$ 952,681.90	\$ 1,176,511.37

OFFICERS FOR 1946

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier;
Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1946

Luella I. Backlund, V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1915

J. E. Wrape, President; H. K. Clark, Cashier; Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1915

J. E. Wrape, George Burkard, H. K. Clark, Herman Idler, George Idler.

RESOURCES	June 30, 1915	Dec. 30, 1915	June 30, 1916	Dec. 31, 1916
Loans and discounts (including overdrafts)	\$ 95,757.95	\$ 92,241.88	\$ 130,291.22	\$ 129,711.57
U. S. Govt. Obligations, direct and guaranteed	268,337.50	405,281.22	434,663.10	476,294.62
Obligations of States and political subdivisions	4,879.61	4,609.39	14,286.30	37,631.64
Other bonds, notes, and debentures		2,120.00	2,108.00	2,096.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	245,186.47	320,215.03	266,835.60	314,976.00
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 614,163.53	\$ 824,469.52	\$ 848,186.22	\$ 960,621.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 501,774.10	\$ 705,199.69	\$ 726,457.92	\$ 837,671.36
Time deposits of individuals, partnerships, and corporations	69,011.27	67,933.28	67,437.89	65,669.01
Deposits of U. S. Govt. (including postal savings)	983.60	3,535.75	99.36	
Deposits of States and political subdivisions	15,105.53	15,906.80	20,591.76	20,120.82
Other deposits (certified and officers' checks, etc.)	118.21	118.21	118.21	118.21
Total Deposits	\$ 586,992.71	\$ 792,693.73	\$ 814,705.14	\$ 923,579.40
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	13,000.00	13,000.00	18,000.00	18,000.00
Undivided profits	4,170.82	8,775.79	5,481.08	9,042.43
Total Capital Accounts	\$ 27,170.82	\$ 31,775.79	\$ 33,481.08	\$ 37,042.43
Total Liabilities and Capital Accounts	\$ 614,163.53	\$ 824,469.52	\$ 848,186.22	\$ 960,621.83

OFFICERS FOR 1916

J. E. Wrape, President; H. K. Clark, Cashier-Secretary; Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1916

J. E. Wrape, George Burkard, H. K. Clark, Herman Idler, George Idler.

Certificate Issued November 22, 1909

No. 176

THE KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1945

Don C. Collins, President; Frank Jelinek, Vice-President and Cashier.

DIRECTORS FOR 1945

Don C. Collins, Mary Collins, Frank Jelinek.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 136,968.75	\$ 86,495.27	\$ 135,830.36	\$ 96,694.54
U. S. Govt. Obligations, direct and guaranteed	115,336.05	268,836.05	269,336.05	310,432.61
Obligations of States and political subdivisions	646.48	6,386.18	816.98	872.61
Cash balances with other banks, including reserve balances, and cash items in process of collection	531,316.58	731,681.87	654,198.45	1,034,805.50
Bank premises owned.....	350.00	1.00	1.00	1.00
Real estate owned other than bank premises	7.00	8.00	7.00	7.00
Other assets	10.73			
Total Assets	\$ 784,635.59	\$ 1,093,408.37	\$ 1,060,189.84	\$ 1,442,813.26
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 660,975.88	\$ 971,060.57	\$ 926,713.43	\$ 1,289,620.72
Time deposits of individuals, partnerships, and corporations.....	22,268.48	23,270.01	31,731.19	32,809.14
Deposits of U. S. Govt. (including postal savings).....	3,000.00		225.00	9,450.00
Deposits of States and political subdivisions	24,715.63	25,358.32	25,264.23	32,113.33
Other deposits (certified and officers' checks, etc.).....	3,016.45	118.45	1,741.24	508.77
Total Deposits	\$ 713,976.44	\$ 1,019,807.35	\$ 985,675.09	\$ 1,361,501.96
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	35,000.00	35,000.00	35,000.00	35,000.00
Undivided profits	10,659.15	13,601.02	14,514.75	18,311.30
Total Capital Accounts.....	\$ 70,659.15	\$ 73,601.02	\$ 74,514.75	\$ 78,311.30
Total Liabilities and Capital Accounts	\$ 784,635.59	\$ 1,093,408.37	\$ 1,060,189.84	\$ 1,442,813.26

OFFICERS FOR 1946

Don C. Collins, President; Frank Jelinek, Vice-President and Cashier.

DIRECTORS FOR 1946

Don C. Collins, Mary Collins, Frank Jelinek.

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1915

F. C. Jones, President; C. L. Brown, Vice-President; Carl G. Breeze, Cashier;
Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1915

F. C. Jones, C. L. Brown, Carl G. Breeze.

RESOURCES	June 30, 1915	Dec. 30, 1915	June 30, 1916	Dec. 31, 1916
Loans and discounts (including overdrafts)	\$ 223,662.62	\$ 156,262.09	\$ 332,133.70	\$ 280,721.59
U. S. Govt. Obligations, direct and guaranteed	704,300.00	1,103,800.00	980,800.00	1,175,700.00
Obligations of States and political subdivisions	2,647.68	9,621.06	9,837.21	12,639.11
Other bonds, notes, and debentures	10,000.00			
Cash balances with other banks, including reserve balances, and cash items in process of collection	413,960.57	576,786.93	480,582.74	767,783.05
Bank premises owned	1,400.00	1,200.00	1,000.00	800.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Other assets	1,060.12		1,534.12	1,015.75
Total Assets	\$ 1,357,031.99	\$ 1,847,671.08	\$ 1,806,188.77	\$ 2,238,660.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	977,371.89	\$ 1,125,885.07	\$ 1,320,683.70	\$ 1,686,387.71
Time deposits of individuals, partnerships, and corporations	181,101.00	237,722.06	255,250.03	275,381.32
Deposits of States and political subdivisions	122,826.02	105,215.23	148,218.33	186,201.75
Other deposits (certified and officers' checks, etc.)	2,064.18	2,046.71	2,610.89	4,546.71
Total Deposits	\$ 1,283,363.09	\$ 1,770,869.07	\$ 1,726,763.04	\$ 2,152,517.49
Other liabilities	78.75	43.75	115.75	641.58
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	45,000.00	50,000.00	50,000.00	55,000.00
Undivided profits	3,590.15	1,758.26	4,309.98	4,701.47
Reserves (and retirement account for preferred capital)				800.00
Total Capital Accounts	\$ 73,590.15	\$ 76,758.26	\$ 79,309.98	\$ 85,501.47
Total Liabilities and Capital Accounts	\$ 1,357,031.99	\$ 1,847,671.08	\$ 1,806,188.77	\$ 2,238,660.54

OFFICERS FOR 1916

F. C. Jones, President; Carl G. Breeze, Cashier-Secretary; C. L. Brown, Vice-President;
Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1916

F. C. Jones, C. L. Brown, Carl G. Breeze.

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1945

William M. Ward, President; Scott Wilmore, Vice-President; Walter E. Lindsay, Cashier.

DIRECTORS FOR 1945George P. Bailey, Ray G. Henry, Richard W. Holtgren, Walter E. Lindsay, C. A. Switzer,
Scott Wilmore, William M. Ward.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)		\$ 23,367.77	\$ 473,830.85	\$ 659,424.02
U. S. Govt. Obligations, direct and guaranteed		183,280.01	447,129.82	445,697.21
Obligations of States and political subdivisions		145.20	100,500.00	93,646.48
Other bonds, notes, and debentures			460.24	148.10
Cash balances with other banks, including reserve balances, and cash items in process of collection		335,227.12	435,206.66	621,033.72
Furniture and fixtures		6,353.59	8,029.35	5,242.50
Other assets		5,796.89	17,535.69	
Total Assets		\$ 554,170.58	\$ 1,482,692.61	\$ 1,825,192.03

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 276,636.82	\$ 950,118.97	\$ 1,193,996.54
Time deposits of individuals, partnerships, and corporations	68,769.33	254,125.37	345,165.45
Deposits of U. S. Govt. (including postal savings)			2,543.07
Deposits of States and political subdivisions	150,000.00	200,000.00	150,000.00
Other deposits (certified and officers' checks, etc.)	5,475.20	17,660.61	35,096.02
Total Deposits	\$ 500,881.35	\$ 1,421,904.95	\$ 1,726,801.08
Other liabilities	\$ 309.34	\$ 306.54	\$ 554.50

CAPITAL ACCOUNTS

Capital (Common)	\$ 40,000.00	\$ 40,000.00	\$ 80,000.00
Surplus	8,000.00	8,000.00	16,000.00
Undivided profits	4,979.89	12,481.12	1,836.45
Total Capital Accounts	\$ 52,979.89	\$ 60,481.12	\$ 97,836.45
Total Liabilities and Capital Accounts	\$ 554,170.58	\$ 1,482,692.61	\$ 1,825,192.03

OFFICERS FOR 1946

William Ward, President; Scott Wilmore, Vice-President; L. E. Soller, Cashier.

DIRECTORS FOR 1946George P. Bailey, Ray G. Henry, Richard W. Holtgren, Walter E. Lindsay, C. A. Switzer,
Scott Wilmore, William M. Ward.

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1945

E. G. Woodbridge, President; W. S. Morrison, Chairman of the Board; J. H. Macdonald, Vice-President and Cashier; J. W. Miller Assistant Cashier; Bruce M. Brandt, Assistant Cashier.

DIRECTORS FOR 1945

W. S. Morrison, E. G. Woodbridge, J. H. MacDonald, T. W. Sisson, Frances M. Rourke, N. S. Larsen, Clyde T. Davis.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 649,103.61	\$ 688,242.56	\$ 1,004,080.94	\$ 1,138,094.48
U. S. Govt. Obligations, direct and guaranteed	2,706,185.94	3,062,002.89	3,028,319.84	2,901,955.55
Obligations of States and political subdivisions	19,865.79	69,018.80	264,514.46	292,771.82
Other bonds, notes, and debentures	9,000.00	60,924.05	56,924.05	51,924.05
Corporate stocks (including stock of Federal Reserve Bank)	5,250.00	5,250.00	5,250.00	5,250.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,630,637.19	2,090,278.28	1,397,996.15	1,136,129.15
Bank premises owned	10,000.00	9,000.00	9,000.00	8,000.00
Furniture and fixtures	1.00	2,000.00	2,000.00	2,000.00
Real estate owned other than bank premises	2.00	2.00		
Other assets	98.04		18.96	1,492.20
Total Assets	\$ 5,030,143.57	\$ 5,986,718.58	\$ 5,768,104.40	\$ 5,537,617.25
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,979,264.56	\$ 3,935,330.25	\$ 3,731,705.40	\$ 3,945,366.01
Time deposits of individuals, partnerships, and corporations	965,589.01	1,021,966.40	993,571.50	963,449.94
Deposits of U. S. Govt. (including postal savings)	533,843.88	532,254.15	332,104.79	80,429.94
Deposits of States and political subdivisions	325,317.61	266,173.61	464,415.56	313,262.20
Other deposits (certified and officers' checks, etc.)	36,093.78	35,977.44	34,495.52	24,579.16
Total Deposits	\$ 4,840,108.84	\$ 5,791,701.85	\$ 5,556,292.77	\$ 5,327,087.25
Other liabilities	\$ 9,359.84	\$ 14,069.40	\$ 10,322.75	\$ 17,376.45
CAPITAL ACCOUNTS				
Capital (Common)	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	5,674.89	5,947.33	26,488.88	18,153.55
Total Capital Accounts	\$ 180,674.89	\$ 180,947.33	\$ 201,488.88	\$ 193,153.55
Total Liabilities and Capital Accounts	\$ 5,030,143.57	\$ 5,986,718.58	\$ 5,768,104.40	\$ 5,537,617.25

OFFICERS FOR 1946

E. G. Woodbridge, President; J. H. Macdonald, Vice-President-Cashier; J. W. Miller, Assistant Cashier; Grace A. Bills, Assistant Cashier; W. S. Morrison, Chairman of the Board.

DIRECTORS FOR 1946

E. G. Woodbridge, J. H. Macdonald, W. S. Morrison, T. W. Sisson, Clyde T. Davis, Frances M. Rourke, N. S. Larsen.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1945

John Richert, President; Hattie Dodds, Cashier.

DIRECTORS FOR 1945

Harry E. Aschermann, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 84,705.00	\$ 97,000.90	\$ 187,022.05	\$ 266,782.69
U. S. Govt. Obligations, direct and guaranteed	946,900.00	1,070,900.00	1,356,900.00	1,129,400.00
Obligations of States and political subdivisions	235,187.12	239,757.37	399,358.93	495,239.75
Other bonds, notes, and debentures	201,355.00	173,576.19	163,240.00	129,145.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	650,193.94	972,630.62	463,351.86	574,504.59
Total Assets	\$ 2,118,341.06	\$ 2,553,865.08	\$ 2,569,872.84	\$ 2,595,072.03

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 1,204,595.36	\$ 1,692,940.01	\$ 1,577,623.72	\$ 1,703,268.83
Time deposits of individuals, partnerships, and corporations.....	480,835.93	530,979.94	579,118.97	632,544.21
Deposits of U. S. Govt. (including postal savings).....	202,141.91	119,648.98	96,473.98	23,389.23
Deposits of States and political subdivisions	110,694.90	64,793.87	195,467.64	108,072.67
Other deposits (certified and officers' checks, etc.).....	2,842.96	26,581.28	3,046.53	1,840.97
Total Deposits	\$ 2,001,111.06	\$ 2,434,944.08	\$ 2,451,760.84	\$ 2,469,115.91
Other Liabilities	230.00			

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	17,000.00	18,921.00	18,112.00	25,956.12
Total Capital Accounts.....	\$ 117,000.00	\$ 118,921.00	\$ 118,112.00	\$ 125,956.12
Total Liabilities and Capital Accounts	\$ 2,118,341.06	\$ 2,553,865.08	\$ 2,569,872.84	\$ 2,595,072.03

OFFICERS FOR 1946

John Richert, President; Hattie Dodds, Cashier-Secretary; John Richert, Jr., Assistant Cashier.

DIRECTORS FOR 1946

Harry E. Aschermann, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

Certificate Issued March 4, 1920

No. 394

THE VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1945

Harry L. Hooker, President; Cora R. Strain, Vice-President; Harry L. Hooker, Cashier.

DIRECTORS FOR 1945

Harry L. Hooker, Lanning E. Likes, H. R. Maxwell, Cora R. Strain, C. Ray Strain.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 134,667.18	\$ 115,492.27	\$ 158,175.98	\$ 193,118.69
U. S. Govt. Obligations, direct and guaranteed	512,700.00	624,300.00	624,300.00	715,700.00
Obligations of States and political subdivisions	226.50	3,576.08	230.00	524.55
Cash balances with other banks, including reserve balances, and cash items in process of collection	478,596.57	658,516.44	637,996.36	588,594.86
Furniture and fixtures	2,475.00	2,225.00	2,530.00	2,430.00
Total Assets	\$ 1,128,665.25	\$ 1,404,109.79	\$ 1,423,232.34	\$ 1,500,368.10
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 924,811.35	\$ 1,195,111.78	\$ 1,188,408.80	\$ 1,264,691.74
Time deposits of individuals, partnerships, and corporations	104,114.63	116,405.79	129,817.02	140,009.64
Deposits of U. S. Govt. (including postal savings)	7,188.80	309.41	1,036.01	857.73
Deposits of States and political subdivisions	39,909.55	21,816.22	43,216.39	31,221.00
Other deposits (certified and officers' checks, etc.)	4,880.60	19,452.34	7,666.41	7,360.97
Total Deposits	\$ 1,080,904.93	\$ 1,353,095.54	\$ 1,370,174.66	\$ 1,444,141.08
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	15,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	7,760.32	1,014.25	3,057.68	6,227.02
Total Capital Accounts	\$ 47,760.32	\$ 51,014.25	\$ 53,057.68	\$ 56,227.02
Total Liabilities and Capital Accounts	\$ 1,128,665.25	\$ 1,404,109.79	\$ 1,423,232.34	\$ 1,500,368.10

OFFICERS FOR 1946Harry L. Hooker, President; Cora R. Strain, Vice-President;
Ray C. Speckmann, Cashier-Secretary.**DIRECTORS FOR 1946**

Harry L. Hooker, H. R. Maxwell, Ray C. Speckmann, C. Ray Strain, Cora R. Strain.

Certificate Issued May 22, 1940

No. 434

THE COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1945

Lyle N. Slonecker, President; Joseph Kerzon, Vice-President; Albert J. Little, Cashier;
 Juanita Little, Assistant Cashier.

DIRECTORS FOR 1945

Chas. E. Beatty, Joseph Kerzon, Albert J. Little, Lyle N. Slonecker, B. A. Swanson.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 79,862.00	\$ 87,410.94	\$ 101,304.33	\$ 115,540.65
U. S. Govt. Obligations, direct and guaranteed	483,186.57	489,556.50	491,266.00	582,058.83
Obligations of States and political subdivisions	134.37	134.37	134.37	134.37
Cash balances with other banks, including reserve balances, and cash items in process of collection	161,601.05	239,963.64	300,248.03	326,430.17
Furniture and fixtures	1,750.00	1,750.00	4,966.09	19,000.00
Total Assets	\$ 726,533.99	\$ 818,815.45	\$ 897,918.82	\$ 1,043,164.02

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 420,505.88	\$ 472,331.99	\$ 480,843.89	\$ 557,681.92
Time deposits of individuals, partnerships, and corporations	132,231.40	133,660.36	177,526.00	209,628.05
Deposits of U. S. Govt. (including postal savings)	67,239.94	58,996.28	51,112.50	16,056.25
Deposits of States and political subdivisions	50,000.00	100,000.00	124,674.54	198,336.16
Deposits of banks	6,539.99			
Other deposits (certified and officers' checks, etc.)	1,128.44	1,667.40	6,760.80	2,048.06
Total Deposits	\$ 677,645.65	\$ 766,656.03	\$ 840,917.73	\$ 983,750.44
Other liabilities	2,677.61			126.11

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	17,500.00	25,000.00	5,000.00	8,000.00
Undivided profits	3,710.73	2,159.42	2,001.09	1,287.47
Total Capital Accounts	\$ 46,210.73	\$ 52,159.42	\$ 57,001.09	\$ 59,287.47
Total Liabilities and Capital Accounts	\$ 726,533.99	\$ 818,815.45	\$ 897,918.82	\$ 1,043,164.02

OFFICERS FOR 1946

C. L. Mann, President; H. H. Schumann, Vice-President and Cashier;
 Julie Lenarchie, Assistant Cashier.

DIRECTORS FOR 1946

C. L. Mann, H. H. Schumann, Mrs. M. C. Schumann.

Certificate Issued February 8, 1915

No. 284

THE FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1945G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier;
Clemma Wiggett, Assistant Cashier.**DIRECTORS FOR 1945**

G. R. Henning, L. W. McCorkle, Charles Liley, H. H. Hoyt, Clemma Wiggett.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 36,265.78	\$ 25,114.04	\$ 48,282.43	\$ 69,865.90
U. S. Govt. Obligations, direct and guaranteed	406,919.50	501,834.00	431,904.96	438,062.50
Other bonds, notes, and debentures	4,980.00	4,000.00	127.52	2,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	122,119.30	130,035.26	134,702.09	100,729.74
Furniture and fixtures	800.00	800.00	400.00	400.00
Real estate owned other than bank premises	1.00	1.00		
Total Assets	\$ 571,085.58	\$ 661,784.30	\$ 615,417.00	\$ 611,058.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	478,167.01	\$ 565,958.54	\$ 527,929.65	\$ 528,568.85
Time deposits of individuals, partnerships, and corporations	44,138.89	42,557.28	35,189.79	30,127.40
Deposits of States and political subdivisions	10,253.32	14,506.42	11,533.42	9,835.67
Other deposits (certified and officers' checks, etc.)	3,048.21	2,222.85	3,084.40	2,554.26
Total Deposits	\$ 535,607.43	\$ 625,245.09	\$ 577,737.26	\$ 571,086.18
CAPITAL ACCOUNTS				
Capital (Common)	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus	10,000.00	12,500.00	12,500.00	12,500.00
Undivided profits	5,478.15	4,039.21	1,842.74	4,134.96
Reserves (and retirement account for preferred capital)			3,337.00	3,337.00
Total Capital Accounts	\$ 35,478.15	\$ 36,539.21	\$ 37,679.74	\$ 39,971.96
Total Liabilities and Capital Accounts	\$ 571,085.58	\$ 661,784.30	\$ 615,417.00	\$ 611,058.14

OFFICERS FOR 1946G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier-Secretary;
Clemma Wiggett, Assistant Cashier.**DIRECTORS FOR 1946**

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Clemma Wiggett, Charles Liley.

Certificate Issued May 15, 1920

No. 397

THE McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1945

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1945

Daniel Carl, F. G. Smartt, W. C. Bourne, John H. Smartt, L. Smartt.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 95,079.31	\$ 88,248.47	\$ 102,504.92	\$ 95,791.09
U. S. Govt. Obligations, direct and guaranteed	95,500.00	98,500.00	98,500.00	98,500.00
Obligations of States and political subdivisions		6,789.43	1,666.41	22,795.01
Cash balances with other banks, including reserve balances, and cash items in process of collection	155,451.51	285,562.91	248,022.59	237,166.86
Bank premises owned	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 346,032.82	\$ 479,102.81	\$ 450,695.92	\$ 454,254.96
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 255,405.34	\$ 366,380.48	\$ 337,875.77	\$ 351,060.40
Time deposits of individuals, partnerships, and corporations	25,930.50	27,527.01	27,602.18	22,063.75
Deposits of U. S. Govt. (including postal savings)	25,569.73	25,675.98	22,557.23	8,225.98
Deposits of States and political subdivisions	9,483.00	20,495.95	22,660.80	31,128.21
Total Deposits	\$ 316,388.57	\$ 440,079.42	\$ 410,695.98	\$ 412,478.34
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	10,000.00	12,500.00	15,000.00	15,000.00
Undivided profits	4,644.25	11,523.39	9,999.94	11,776.62
Total Capital Accounts	\$ 29,644.25	\$ 39,023.39	\$ 39,999.94	\$ 41,776.62
Total Liabilities and Capital Accounts	\$ 346,032.82	\$ 479,102.81	\$ 450,695.92	\$ 454,254.96

OFFICERS FOR 1946

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier-Secretary.

DIRECTORS FOR 1946

Daniel Carl, F. G. Smartt, W. C. Bourne, John H. Smartt, L. Smartt.

Certificate Issued September 14, 1912

No. 243

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1945

John J. Brady, President; O. E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1945

John J. Brady, O. E. Jensen, E. C. Van Fradenburg.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 38,498.80	\$ 31,347.61	\$ 55,846.21	\$ 48,056.82
U. S. Govt. Obligations, direct and guaranteed	60,700.00	63,700.00	55,200.00	55,200.00
Obligations of States and political subdivisions	4,474.79	4,911.22	2,455.02	192.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	161,578.31	210,767.24	183,588.31	219,374.22
Bank premises owned	400.00	200.00	200.00	1.00
Furniture and fixtures	100.00	1.00	1.00	1.00
Other assets	6,200.00	6,900.00	5,100.00	5,700.00
Total Assets	\$ 271,951.90	\$ 317,827.07	\$ 302,390.57	\$ 358,525.04
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 203,451.44	\$ 219,983.67	\$ 232,877.00	\$ 285,093.81
Time deposits of individuals, partnerships, and corporations	20,948.17	17,857.11	18,721.74	21,160.31
Deposits of States and political subdivisions	15,791.37	16,081.75	16,026.09	16,099.64
Other deposits (certified and officers' checks, etc.)	1,560.92	2,904.54	2,607.54	3,371.28
Total Deposits	\$ 241,751.90	\$ 286,827.07	\$ 270,232.37	\$ 325,725.04
Other liabilities			\$ 58.20	
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits	2,500.00	3,300.00	4,400.00	4,500.00
Reserves (and retirement account for preferred capital)	2,700.00	2,700.00	2,700.00	3,300.00
Total Capital Accounts	\$ 30,200.00	\$ 31,000.00	\$ 32,100.00	\$ 32,800.00
Total Liabilities and Capital Accounts	\$ 271,951.90	\$ 317,827.07	\$ 302,390.57	\$ 358,525.04

OFFICERS FOR 1946John J. Brady, President; O. E. Jensen, Vice-President;
E. C. Van Fradenburg, Cashier-Secretary.**DIRECTORS FOR 1946**

John J. Brady, O. E. Jensen, E. C. Van Fradenburg.

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1945

R. S. Ellison, President; Leland Scrogin, Vice-President and Cashier; James K. Phelps,
Assistant Cashier; Frank J. Wind, Assistant Cashier.

DIRECTORS FOR 1945

J. Frank Campbell, Roy S. Davis, R. S. Ellison, Leland Scrogin, Clyde I. Snider.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 280,320.25	\$ 301,188.09	\$ 445,642.55	\$ 434,811.13
U. S. Govt. Obligations, direct and guaranteed	1,144,149.00	1,592,494.92	1,505,960.00	1,664,381.87
Obligations of States and political subdivisions		1,434.10	2,021.03	2,021.03
Cash balances with other banks, including reserve balances, and cash items in process of collection	266,669.18	209,565.90	357,704.17	366,716.38
Bank premises owned	4,500.00	4,250.00	4,000.00	3,500.00
Furniture and fixtures	500.00	.10	.10	.01
Real estate owned other than bank premises	1.00	1.00	1.00	
Other assets			992.13	
Total Assets	\$ 1,696,139.43	\$ 2,108,934.11	\$ 2,316,320.98	\$ 2,471,430.42
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,209,195.20	\$ 1,618,217.76	\$ 1,735,231.15	\$ 1,869,868.11
Time deposits of individuals, partnerships, and corporations	323,068.81	331,891.91	369,290.97	388,891.88
Deposits of States and political subdivisions	57,637.22	49,340.97	59,417.59	62,658.02
Other deposits (certified and officer's checks, etc.)	19,952.31	19,044.59	56,514.14	50,721.87
Total Deposits	\$ 1,609,853.54	\$ 2,018,495.23	\$ 2,220,245.85	\$ 2,372,139.88
Other liabilities	\$ 2,500.00			\$ 9,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	32,000.00	34,000.00	36,000.00	38,000.00
Undivided profits	1,785.89	6,438.88	5,075.13	2,290.54
Reserves (and retirement account for preferred capital)			5,000.00	
Total Capital Accounts	\$ 83,785.89	\$ 90,438.88	\$ 96,075.13	\$ 90,290.54
Total Liabilities and Capital Accounts	\$ 1,696,139.43	\$ 2,108,934.11	\$ 2,316,320.98	\$ 2,471,430.42

OFFICERS FOR 1946

Leland Scrogin, Vice-President and Cashier; Frank J. Wind, Assistant Cashier.

DIRECTORS FOR 1946

Vida F. Ellison, Clyde I. Snider, Roy S. Davis, Frank J. Wind,
Nina O. Scrogin, Leland Scrogin.

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & CO., BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1945

W. C. Beaty, President; Frances M. Beaty, Vice-President; Chas. A. Gregory, Cashier;
Robert L. Bruce, Assistant Cashier.

DIRECTORS FOR 1945

W. C. Beaty, Frances M. Beaty, John W. Beaty.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 126,812.30	\$ 110,859.90	\$ 181,133.89	\$ 174,158.22
U. S. Govt. Obligations, direct and guaranteed	69,480.00	102,815.00	128,130.00	128,445.00
Obligations of States and political subdivisions	14,500.00	14,500.00	14,500.00	20,974.16
Cash balances with other banks, including reserve balances, and cash items in process of collection	561,848.85	774,223.61	636,668.85	707,793.57
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 772,642.15	\$ 1,002,499.51	\$ 960,433.74	\$ 1,031,371.95
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 676,204.19	\$ 899,320.44	\$ 861,807.62	\$ 924,216.72
Time deposits of individuals, partnerships, and corporations	33,488.42	36,975.07	35,886.19	40,858.24
Deposits of States and political subdivisions	14,005.19	14,888.62	11,188.48	12,798.28
Other deposits (certified and officers' checks, etc.)	109.35	950.38	679.29	1,497.71
Total Deposits	\$ 723,807.15	\$ 952,134.51	\$ 909,561.58	\$ 979,370.95
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	21,000.00	22,000.00	22,000.00	24,000.00
Undivided profits	2,835.00	3,365.00	3,872.16	3,001.00
Total Capital Accounts	\$ 48,835.00	\$ 50,365.00	\$ 50,872.16	\$ 52,001.00
Total Liabilities and Capital Accounts	\$ 772,642.15	\$ 1,002,499.51	\$ 960,433.74	\$ 1,031,371.95

OFFICERS FOR 1946

W. C. Beaty, President; Frances M. Beaty, Vice-President; Chas. A. Gregory, Cashier-Secretary;
Reta M. Faust, Assistant Cashier.

DIRECTORS FOR 1946

W. C. Beaty, Frances M. Beaty, John W. Beaty.

Certificate Issued August 27, 1936

No. 430

FARMERS AND MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1945

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier.

DIRECTORS FOR 1945

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 208,323.54	\$ 572,909.61	\$ 287,561.42	\$ 594,589.54
U. S. Govt. Obligations, direct and guaranteed	1,378,000.00	1,388,000.00	1,692,500.00	1,270,200.00
Obligations of States and political subdivisions	10,088.88	7,672.73	6,555.00	6,077.50
Cash balances with other banks, including reserve balances, and cash items in process of collection	877,286.87	1,208,043.20	922,886.13	1,295,952.54
Bank premises owned	12,012.68	11,662.70	11,312.72	10,962.74
Furniture and fixtures	351.75	258.51	305.40	244.33
Total Assets	\$ 2,486,063.72	\$ 3,188,546.75	\$ 2,921,120.67	\$ 3,178,026.65

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 2,198,124.23	\$ 2,845,143.75	\$ 2,557,504.41	\$ 2,827,337.57
Time deposits of individuals, partnerships, and corporations	75,761.85	100,339.88	108,993.82	107,212.32
Deposits of U. S. Govt. (including postal savings)	1,593.75	3,112.50		4,631.85
Deposits of States and political subdivisions	65,016.72	53,070.06	90,300.16	50,602.24
Other deposits (certified and officers' checks, etc.)	7,109.05	36,044.64	7,680.83	12,239.50
Total Deposits	\$ 2,347,605.60	\$ 3,037,710.83	\$ 2,764,479.22	\$ 3,002,223.48
Other liabilities	\$ 4,201.85	\$ 5,853.13		

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	18,669.06	22,322.08	32,894.51	25,803.17
Reserves (and retirement account for preferred capital)	15,587.21	22,660.71	23,746.94	50,000.00
Total Capital Accounts	\$ 134,256.27	\$ 144,982.79	\$ 156,641.45	\$ 175,803.17
Total Liabilities and Capital Accounts	\$ 2,486,063.72	\$ 3,188,546.75	\$ 2,921,120.67	\$ 3,178,026.65

OFFICERS FOR 1946C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier-Secretary;
Chas. W. Dorney, Jr., Assistant Cashier.**DIRECTORS FOR 1946**

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

Certificate Issued August 28, 1913

No. 270

CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1945

A. E. Walther, President; R. E. Kullerstrand, Executive Vice-President;
C. G. Bennett, Vice-President; Harry A. Lowe, Cashier.

DIRECTORS FOR 1945

A. E. Walther, R. E. Kullerstrand, C. G. Bennett, Harry A. Lowe.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 162,526.47	\$ 191,412.59	\$ 289,438.81	\$ 278,103.32
U. S. Govt. Obligations, direct and guaranteed	451,390.00	509,982.00	506,268.00	599,520.00
Obligations of States and political subdivisions	20.00		3.00	3.00
Other bonds, notes, and debentures	10,003.00	5,843.22		
Cash balances with other banks, including reserve balances, and cash items in process of collection	376,196.00	502,305.54	516,261.35	615,202.59
Bank premises owned	3,000.00			
Furniture and fixtures	1.00			
Other assets	534.18	1,006.00	1,241.25	2,295.58
Total Assets	\$ 1,003,650.65	\$ 1,210,549.35	\$ 1,313,212.41	\$ 1,495,124.49
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 752,178.38	\$ 909,862.52	\$ 987,861.69	\$ 1,249,457.05
Time deposits of individuals, partnerships, and corporations	69,443.59	94,400.69	100,402.10	84,588.42
Deposits of U. S. Govt. (including postal savings)	68,480.81	87,494.50	67,293.50	14,524.75
Deposits of States and political subdivisions	44,953.61	48,922.69	84,121.14	56,244.82
Other deposits (certified and officers' checks, etc.)	5,067.13	2,902.50	4,822.71	8,734.13
Total Deposits	\$ 940,123.52	\$ 1,143,582.90	\$ 1,244,561.14	\$ 1,413,549.17
Other liabilities	\$ 900.00	\$ 2,100.00	\$ 900.00	\$ 2,361.55
CAPITAL ACCOUNTS				
Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	2,627.13	4,866.45	7,811.27	19,213.77
Total Capital Accounts	\$ 62,627.13	\$ 64,866.45	\$ 67,811.27	\$ 79,213.77
Total Liabilities and Capital Accounts	\$ 1,003,650.65	\$ 1,210,549.35	\$ 1,313,212.41	\$ 1,495,124.49

OFFICERS FOR 1946

A. E. Walther, President; C. G. Bennett, Vice-President; R. E. Kullerstrand, Executive Vice-President; Harry A. Lowe, Cashier-Secretary.

DIRECTORS FOR 1946

A. E. Walther, C. G. Bennett, R. E. Kullerstrand, Harry A. Lowe.

Certificate Issued April 27, 1908

No. 147

CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1945

David Hersch, President; Joseph B. Hersch, Vice-President; Whitney Newton, Vice President;
Ernest E. Smith, Cashier; Jessie Lee Hayden, Assistant Cashier.

DIRECTORS FOR 1945

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 84,654.17	\$ 59,229.94	\$ 121,434.93	\$ 93,752.92
U. S. Govt. Obligations, direct and guaranteed	127,250.00	526,215.00	326,405.00	718,525.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	314,446.24	177,329.40	202,320.23	75,024.55
Bank premises owned, ...	4,500.00	4,000.00	4,000.00	4,000.00
Real estate owned other than bank premises	4.00	4.00	4.00	4.00
Other assets	473.69	439.47	939.11	737.37
Total Assets	\$ 531,328.40	\$ 767,217.81	\$ 655,103.27	\$ 892,043.84

LIABILITIES

Demand deposits of individuals, partnerships, and corporations..	\$ 454,917.03	\$ 677,922.40	\$ 548,845.62	\$ 778,336.48
Time deposits of individuals, partnerships, and corporations.....	165.09	2,000.00	13,225.00	14,190.00
Deposits of U. S. Govt. (including postal savings).....	22,931.44	201.64	308.57	394.67
Deposits of States and political subdivisions		27,004.23	34,646.63	20,119.04
Other deposits (certified and officers' checks, etc.).....	9,093.35	13,039.20	7,631.15	21,482.83
Total Deposits	\$ 487,106.91	\$ 720,167.47	\$ 604,656.97	\$ 834,523.02

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	15,000.00	16,000.00	25,000.00	27,500.00
Undivided profits	4,221.49	6,050.34	446.30	5,020.82
Total Capital Accounts.....	\$ 44,221.49	\$ 47,050.34	\$ 50,446.30	\$ 57,520.82
Total Liabilities and Capital Accounts	\$ 531,328.40	\$ 767,217.81	\$ 655,103.27	\$ 892,043.84

OFFICERS FOR 1946

David Hersch, President; Whitney Newton, Vice-President; Joseph B. Hersch, Vice-President;
Ernest E. Smith, Cashier-Secretary.

DIRECTORS FOR 1946

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

Certificate Issued March 13, 1916

No. 304

***THE PAOLI STATE BANK, PAOLI**

(Phillips County)

OFFICERS FOR 1945

F. G. Fielder, President; Charlie P. Peterson, Cashier.

DIRECTORS FOR 1945

F. G. Fielder, W. E. Heginbotham, Charlie P. Peterson.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 56,137.64			
U. S. Govt. Obligations, direct and guaranteed	357,000.00			
Cash balances with other banks, including reserve balances, and cash items in process of collection	177,066.39			
Furniture and fixtures	200.00			
Other assets	2,207.26			
Total Assets	\$ 592,611.29			
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 454,434.66			
Time deposits of individuals, partnerships, and corporations	74,255.45			
Deposits of U. S. Govt. (including postal savings)	24,559.12			
Deposits of States and political subdivisions	19,566.31			
Total Deposits	\$ 572,815.54			
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00			
Surplus	8,000.00			
Undivided profits	1,795.75			
Total Capital Accounts	\$ 19,795.75			
Total Liabilities and Capital Accounts	\$ 592,611.29			

*Liquidated December 20, 1945.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1945

R. C. Thatcher, President; C. B. Carlile, Vice-President; Dey F. Whelan, Cashier;
M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1945

R. C. Thatcher, C. B. Carlile, C. H. G. Johnson.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 11,723.04	\$ 9,056.26	\$ 7,908.50	\$ 10,681.46
U. S. Govt. Obligations, direct and guaranteed	2,025,959.38	2,274,959.38	2,437,459.38	2,205,459.38
Obligations of States and political subdivisions	6,100.00	6,100.00	4,600.00	600.00
Other bonds, notes, and debentures	15,712.48	9,801.51	5,002.00	54,970.75
Corporate stocks (including stock of Federal Reserve Bank)	3.00	3.00	3.00	3.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	2,569,586.28	3,059,451.51	3,093,770.00	3,445,327.61
Furniture and fixtures	90.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00			
Total Assets	\$ 4,629,175.18	\$ 5,359,372.66	\$ 5,548,743.88	\$ 5,717,043.20

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	\$ 1,667,768.88	\$ 2,065,434.00	\$ 1,979,297.21	\$ 2,155,687.53
Time deposits of individuals, partnerships, and corporations	2,485,559.19	2,873,629.75	3,002,390.63	3,091,068.81
Deposits of U. S. Govt. (including postal savings)	15,600.00		6,543.75	13,912.50
Deposits of States and political subdivisions	198,495.48	140,912.59	260,988.54	156,279.81
Other deposits (certified and officers' checks, etc.)	3,082.67	544.00	9,590.23	4,216.27
Total Deposits	\$ 4,370,506.22	\$ 5,080,520.34	\$ 5,258,810.36	\$ 5,421,164.92
Other liabilities	\$ 2,436.38	\$ 4,098.32	\$ 4,520.22	\$ 4,431.37

CAPITAL ACCOUNTS

Capital (Common)	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits	106,232.58	124,754.00	135,413.30	141,446.91
Total Capital Accounts	\$ 256,232.58	\$ 274,754.00	\$ 285,413.30	\$ 291,446.91
Total Liabilities and Capital Accounts	\$ 4,629,175.18	\$ 5,359,372.66	\$ 5,548,743.88	\$ 5,717,043.20

OFFICERS FOR 1946

R. C. Thatcher, President; C. B. Carlile, Vice-President; Dey F. Whelan, Cashier-Secretary;
M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1946

R. C. Thatcher, C. B. Carlile, C. H. G. Johnson.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1945

Joseph A. Uhl, President; Edward McCabe, Vice-President; J. C. Goudy, Vice-President;
T. C. Swanson, Cashier; Ralph W. Owen, Jr., Acting Cashier and Secretary; Marvin E.
Nimmo, Assistant Cashier and Assistant Secretary.

DIRECTORS FOR 1945

Joseph A. Uhl, Edward McCabe, J. C. Goudy, Robert S. Gast, Ralph W. Owen, Jr.,
Alva B. Adams, Jr., T. C. Swanson.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts).....	\$ 485,020.92	\$ 501,720.17	\$ 1,084,501.08	\$ 1,505,519.34
U. S. Govt. Obligations, direct and guaranteed	8,741,789.21	10,175,290.91	9,664,619.24	8,787,507.02
Obligations of States and political subdivisions	460,055.84	394,504.38	406,315.39	385,173.79
Other bonds, notes, and debentures	160,081.84	685,622.26	1,357,927.44	1,346,568.42
Corporate stocks (including stock of Federal Reserve Bank).....	3.00	3.00	2.00	2.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	2,569,306.11	2,186,928.76	2,415,565.39	2,684,263.65
Bank premises owned.....	91,734.17	85,000.00	82,000.00	75,000.00
Furniture and fixtures.....		6,187.61	6,226.41	5,437.21
Real estate owned other than bank premises	1.00	1.00	1.00	
Customers' liability to this bank on acceptances outstanding	5,000.00	5,000.00	5,000.00	5,000.00
Other assets	10,901.78	13,631.22	11,792.76	10,403.01
Total Assets	\$12,523,893.87	\$15,053,889.31	\$15,033,950.71	\$14,804,874.44
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	\$ 6,382,471.57	\$ 7,934,699.37	\$ 7,915,605.97	\$ 8,508,966.91
Time deposits of individuals, partnerships, and corporations.....	4,228,638.26	4,777,639.19	5,007,949.21	5,009,523.45
Deposits of U. S. Govt. (including postal savings).....	1,159,802.34	1,380,016.88	1,027,609.08	242,159.23
Deposits of States and political subdivisions	48,304.32	159,966.60	145,076.41	136,903.02
Deposits of banks.....	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.).....	66,986.27	124,050.68	166,477.82	81,620.16
Total Deposits	\$11,891,202.76	\$14,381,372.72	\$14,267,718.49	\$13,984,172.77
Other liabilities	\$ 10,420.00	\$ 12,431.61	\$ 12,030.98	\$ 5,000.00
CAPITAL ACCOUNTS				
Capital (Common).....	\$ 272,000.00	\$ 272,000.00	\$ 268,000.00	\$ 268,000.00
Surplus	180,000.00	250,000.00	300,000.00	350,000.00
Undivided profits	94,121.11	60,934.98	86,201.24	56,903.33
Reserves (and retirement account for preferred capital).....	76,150.00	77,150.00	100,000.00	140,798.34
Total Capital Accounts.....	\$ 622,271.11	\$ 660,084.98	\$ 754,201.24	\$ 815,701.67
Total Liabilities and Capital Accounts	\$12,523,893.87	\$15,053,889.31	\$15,033,950.71	\$14,804,874.44

OFFICERS FOR 1946

Robert E. Marek, President; Edward McCabe, Vice-President; J. C. Goudy, Vice-President;
Alva B. Adams, Jr., Secretary; T. C. Swanson, Cashier; James L. Fimple, Assistant
Cashier; M. E. Nimmo, Assistant Cashier and Assistant Secretary.

DIRECTORS FOR 1946

Robert E. Marek, Edward McCabe, J. C. Goudy, T. C. Swanson, Robert S. Gast
Joseph A. Uhl, Alva B. Adams, Jr.

Certificate Issued April 30, 1946

No. 441

FIRST STATE BANK OF RANGELY, RANGELY

(Rio Blanco County)

OFFICERS FOR 1946

Frank W. Bieser, President; A. S. Holm, Vice-President; Royden Brown, Cashier.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)			\$ 140.72	\$ 61,899.74
U. S. Gov't. Obligations, direct and guaranteed			160,454.63	261,089.17
Obligations of States and political subdivisions				1,205.39
Cash balances with other banks, including reserve balances, and cash items in process of collection			116,031.85	77,441.31
Furniture and fixtures			3,088.74	4,830.67
Total Assets			\$ 279,715.94	\$ 406,466.28
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations			\$ 140,647.22	\$ 257,759.24
Time deposits of individuals, partnerships, and corporations			3,235.75	7,827.71
Deposits of States and political subdivisions			100,000.00	106,350.00
Other deposits (certified and offlcers' checks, etc.)			3,592.51	200.00
Total Deposits			\$ 247,475.48	\$ 372,136.95
CAPITAL ACCOUNTS				
Capital (Common)			\$ 25,000.00	\$ 25,000.00
Surplus			5,000.00	5,000.00
Undivided profits			2,240.46	4,329.33
Total Capital Accounts			\$ 32,240.46	\$ 34,329.33
Total Liabilities and Capital Accounts			\$ 279,715.94	\$ 406,466.28

DIRECTORS FOR 1946

A. S. Holm, Homer Dale, H. B. Fowler, Royden Brown, Frank W. Bieser.

Certificate Issued May 2, 1918

No. 346

THE COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1945

J. N. Sanders, President; J. H. Sanders, Vice-President; Theo. C. Sanders, Vice-President; A. M. Rex, Cashier; Loraine Hays, Auditor and Assistant Cashier; A. R. Collman, Assistant Cashier; O. E. Krueger, Assistant Cashier.

DIRECTORS FOR 1945

J. N. Sanders, J. H. Sanders, Theo. C. Sanders, A. M. Rex, Loraine Hays.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 620,059.03	\$ 782,528.40	\$ 928,804.60	\$ 930,525.12
U. S. Govt. Obligations, direct and guaranteed	1,888,075.00	2,188,075.00	2,551,700.00	3,336,200.00
Obligations of States and political subdivisions	40,528.60	40,880.63	34,507.85	43,440.48
Other bonds, notes, and debentures	65,444.45	56,194.20	81,194.20	71,994.20
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00	6,000.00	6,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,971,218.10	2,716,950.83	2,540,230.22	2,512,616.53
Bank premises owned	32,100.00	30,400.00	28,600.00	26,900.00
Furniture and fixtures	1,592.47	887.97	2,015.05	1,509.89
Other assets	11,793.51	5,562.95	9,357.43	16,287.17
Total Assets	\$ 4,636,811.16	\$ 5,827,479.98	\$ 6,182,409.35	\$ 6,945,473.39

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,783,873.95	\$ 3,771,543.14	\$ 3,981,383.66	\$ 4,976,975.69
Time deposits of individuals, partnerships, and corporations	995,152.74	1,156,678.24	1,232,537.87	1,309,213.43
Deposits of U. S. Govt. (including postal savings)	358,726.16	430,222.19	386,148.04	117,718.37
Deposits of States and political subdivisions	197,387.93	127,878.63	216,437.79	151,899.28
Deposits of banks			5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	16,063.13	41,126.91	49,951.18	56,973.99
Total Deposits	\$ 4,351,203.91	\$ 5,527,449.11	\$ 5,871,458.54	\$ 6,617,780.76
Other liabilities	\$ 158.88	\$ 133.15	\$ 192.32	\$ 134.20

CAPITAL ACCOUNTS

Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	85,448.37	99,897.72	110,758.49	127,558.43
Total Capital Accounts	\$ 285,448.37	\$ 299,897.72	\$ 310,758.49	\$ 327,558.43
Total Liabilities and Capital Accounts	\$ 4,636,811.16	\$ 5,827,479.98	\$ 6,182,409.35	\$ 6,945,473.39

OFFICERS FOR 1946

J. N. Sanders, President; J. H. Sanders, Vice-President; Theo. C. Sanders, Vice-President; A. M. Rex, Cashier-Secretary; Loraine Hays, Assistant Cashier and Auditor; O. E. Krueger, Assistant Cashier; A. R. Collman, Assistant Cashier.

DIRECTORS FOR 1946

J. N. Sanders, J. H. Sanders, Theo. C. Sanders, Loraine Hays, A. M. Rex.

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1945

R. A. Towne, President; Roy E. Smith, Vice-President; J. C. Railsback, Vice-President; Gerald C. Lutin, Cashier; Floyd R. Smith, Assistant Cashier; Roy L. Luckey, Assistant Cashier.

DIRECTORS FOR 1945

J. C. Railsback, R. A. Towne, Roy E. Smith, Gerald C. Lutin, Frank H. Blair, Floyd R. Smith, H. B. Swedlund.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 617,073.09	\$ 1,013,547.51	\$ 806,757.51	\$ 574,364.89
U. S. Govt. Obligations, direct and guaranteed	2,663,186.80	2,913,186.80	3,972,806.80	4,127,901.80
Obligations of States and political subdivisions	140.00	1,247.82	2,675.53	4,147.85
Corporate stocks (including stock of Federal Reserve Bank)	5,100.00	5,250.00	6,000.00	6,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,197,777.17	1,893,209.72	1,594,299.57	2,403,247.37
Bank premises owned	18,480.00	15,480.00	12,480.00	12,480.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 4,501,758.06	\$ 5,841,922.85	\$ 6,395,020.41	\$ 7,428,142.91
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 3,392,414.46	\$ 4,580,138.87	\$ 4,964,532.73	\$ 5,878,895.95
Time deposits of individuals, partnerships and corporations	800,546.04	964,698.83	1,107,419.90	1,205,953.13
Deposits of U. S. Govt. (including postal savings)	10,842.55	10,686.52	6,086.75	7,404.26
Deposits of States and political subdivisions	30,902.79	34,739.84	28,561.45	30,961.18
Deposits of banks			5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	21,404.10	4,362.62	12,880.65	17,691.60
Total Deposits	\$ 4,256,109.94	\$ 5,594,626.23	\$ 6,124,481.48	\$ 7,145,906.12
Other liabilities	\$ 24.40	\$ 28.90	\$ 26.40	\$ 6.60
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	75,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	31,280.61	2,974.83	13,296.93	11,520.78
Reserves (and retirement account for preferred capital)	39,343.11	44,292.89	57,215.60	70,709.41
Total Capital Accounts	\$ 245,623.72	\$ 247,267.72	\$ 270,512.53	\$ 282,230.19
Total Liabilities and Capital Accounts	\$ 4,501,758.06	\$ 5,841,922.85	\$ 6,395,020.41	\$ 7,428,142.91

OFFICERS FOR 1946

R. A. Towne, President; Roy E. Smith, Vice President and Cashier; F. R. Smith, Assistant Cashier; R. L. Luckey, Assistant Cashier; R. L. Parsons, Assistant Cashier.

DIRECTORS FOR 1946

Frank H. Blair, R. G. Cheairs, R. L. Sauter, F. R. Smith, Roy E. Smith, R. A. Towne, H. B. Swedlund.

Certificate Issued June 19, 1909

No. 156

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG

(Huerfano County)

OFFICERS FOR 1945

M. E. Cowing, President; R. R. Gowdy, Vice-President and Cashier;
F. C. Unfug, Assistant Cashier.

DIRECTORS FOR 1945

M. E. Cowing, R. R. Gowdy, Paul Krier, J. P. Firm, C. L. Mann.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	508,774.98	\$ 396,757.32	\$ 628,468.76	\$ 550,851.08
U. S. Govt. Obligations, direct and guaranteed	2,249,632.38	3,037,471.84	2,857,706.82	3,112,137.09
Obligations of States and political subdivisions	40,609.01	14,553.61	24,303.56	28,779.90
Other bonds, notes, and debentures	3,000.00			
Cash balances with other banks, including reserve balances, and cash items in process of collection	1,002,386.51	1,441,994.62	1,208,151.48	1,357,754.28
Bank premises owned	13,000.00	12,000.00	11,000.00	10,000.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 3,817,403.88	\$ 4,902,778.39	\$ 4,729,631.62	\$ 5,059,523.35

LIABILITIES

Demand deposits of individuals, partnerships, and corporations ..	1,936,133.93	\$ 2,751,349.88	\$ 2,587,572.27	\$ 3,180,241.83
Time deposits of individuals, partnerships, and corporations	1,205,655.02	1,442,757.61	1,461,029.72	1,469,477.66
Deposits of U. S. Govt. (including postal savings)	312,776.57	308,149.82	217,731.40	61,685.47
Deposits of States and political subdivisions	226,400.25	233,820.60	283,274.31	105,000.00
Deposits of banks		511.68	308.92	144.03
Other deposits (certified and officers' checks, etc.)	19,935.46	28,637.56	33,126.37	80,733.83
Total Deposits	\$ 3,700,901.23	\$ 4,765,227.15	\$ 4,583,042.99	\$ 4,897,282.82

CAPITAL ACCOUNTS

Capital (Common)	75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 100,000.00
Surplus	37,500.00	55,000.00	62,500.00	50,000.00
Undivided profits	1,602.65	7,551.24	2,838.63	12,240.53
Reserves (and retirement account for preferred capital)	2,400.00		6,250.00	
Total Capital Accounts	\$ 116,502.65	\$ 137,551.24	\$ 146,588.63	\$ 162,240.53
Total Liabilities and Capital Accounts	\$ 3,817,403.88	\$ 4,902,778.39	\$ 4,729,631.62	\$ 5,059,523.35

OFFICERS FOR 1946

M. E. Cowing, President; R. R. Gowdy, Vice-President and Cashier;
F. C. Unfug, Assistant Cashier.

DIRECTORS FOR 1946

M. E. Cowing, R. R. Gowdy, Paul Krier, J. P. Firm, C. L. Mann.

Certificate Issued July 31, 1916

No. 313

COLORADO STATE BANK, WALSH

(Baca County)

OFFICERS FOR 1945

R. B. Holt, President; J. K. McKinnis, Vice-President; Maude Holt, Vice-President;
I. K. Hoyle, Cashier; Mildred Griffin, Assistant Cashier.

DIRECTORS FOR 1945

R. B. Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 163,820.66	\$ 300,644.36	\$ 189,124.03	\$ 428,442.66
U. S. Govt. Obligations, direct and guaranteed	480,000.00	900,000.00	852,637.24	776,995.48
Obligations of States and political subdivisions	10,162.50	8,904.45	9,003.22	11,770.29
Other bonds, notes, and debentures			100,236.25	100,000.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	939,906.58	712,084.27	644,237.48	428,629.13
Bank premises owned	1,000.00	500.00	500.00	
Total Assets	\$ 1,594,889.74	\$ 1,922,133.08	\$ 1,795,738.22	\$ 1,745,837.56

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,458,649.98	\$ 1,797,523.11	\$ 1,661,777.06	\$ 1,602,289.24
Time deposits of individuals, partnerships, and corporations	2.30	2.30	1,872.30	1,872.30
Deposits of U. S. Govt. (including postal savings)	21,656.25	7,437.25	6,925.25	2,261.75
Deposits of States and political subdivisions	47,680.79	47,721.12	47,514.13	46,640.98
Deposits of banks	10,610.54	10,610.54	10,610.54	10,591.54
Other deposits (certified and officers' checks, etc.)	5,000.00	1,000.00	3,506.66	5,013.20
Total Deposits	\$ 1,543,599.86	\$ 1,864,294.32	\$ 1,732,205.94	\$ 1,668,669.01

CAPITAL ACCOUNTS

Capital (Common)	\$ 10,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	40,000.00	25,000.00	35,000.00	35,000.00
Undivided profits	789.88	7,338.76	3,032.28	16,668.55
Reserves (and retirement account for preferred capital)	500.00	500.00	500.00	500.00
Total Capital Accounts	\$ 51,289.88	\$ 57,838.76	\$ 63,532.28	\$ 77,168.55
Total Liabilities and Capital Accounts	\$ 1,594,889.74	\$ 1,922,133.08	\$ 1,795,738.22	\$ 1,745,837.56

OFFICERS FOR 1946

R. B. Holt, President; J. K. McKinnis, Vice-President; Maude Holt, Vice-President;
I. K. Hoyle, Cashier

DIRECTORS FOR 1946

R. B. Holt, J. K. McKinnis, Maude Holt.

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1945

S. C. Zears, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier.

DIRECTORS FOR 1945

W. E. Carlin, H. A. Esgar, A. F. Esgar, J. F. Rowe, W. H. Temple.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts)	\$ 147,432.61	\$ 122,051.61	\$ 185,913.73	\$ 201,854.49
U. S. Govt. Obligations, direct and guaranteed	290,795.00	295,500.00	295,500.00	291,750.00
Obligations of States and political subdivisions	22,950.00	21,925.00	16,950.00	16,950.00
Other bonds, notes, and debentures	3,180.00	20,680.00	44,655.00	54,655.00
Cash balances with other banks, including reserve balances, and cash items in process of collection	209,492.37	590,437.27	256,151.10	430,885.63
Bank premises owned.....	900.00	700.00	500.00	300.00
Furniture and fixtures.....	1.00	1.00	1.00	1,756.00
Other assets		3,169.75	3,384.25	2,244.15
Total Assets	\$ 674,750.98	\$ 1,054,464.63	\$ 803,055.08	\$ 1,000,395.27
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	467,982.68	\$ 828,509.46	\$ 570,251.88	\$ 729,786.05
Time deposits of individuals, partnerships, and corporations.....	84,690.96	99,449.19	109,964.67	130,723.68
Deposits of U. S. Govt. (including postal savings).....	5,194.05	2,561.20	768.75	3,087.95
Deposits of States and political subdivisions	69,781.74	70,726.49	72,080.10	74,269.63
Other deposits (certified and officers' checks, etc.).....	3,589.90	6,691.15	821.83	9,772.23
Total Deposits	\$ 631,239.33	\$ 1,007,937.49	\$ 753,887.23	\$ 947,639.54
Other liabilities	\$ 1,250.00	1,250.00	1,250.00	1,250.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	11,700.00	17,500.00	20,000.00	25,000.00
Undivided profits	5,561.65	2,777.14	2,917.85	1,505.73
Total Capital Accounts.....	\$ 42,261.65	\$ 45,277.14	\$ 47,917.85	\$ 51,505.73
Total Liabilities and Capital Accounts	\$ 674,750.98	\$ 1,054,464.63	\$ 803,055.08	\$ 1,000,395.27

OFFICERS FOR 1946

H. A. Esgar, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier-Secretary.

DIRECTORS FOR 1946

H. A. Esgar, W. E. Carlin, A. F. Esgar, J. F. Rowe, E. H. Temple.

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1945

Roy Shepherd, President; L. E. Fitzgerald, Vice-President; Cosby McBeath, Cashier;
Marie A. Breckenridge, Assistant Cashier.

DIRECTORS FOR 1945

L. E. Fitzgerald, W. D. Martin, Cosby McBeath, Roy Richardson, I. L. Rising,
Lola Shepherd, Roy Shepherd.

RESOURCES	June 30, 1945	Dec. 30, 1945	June 30, 1946	Dec. 31, 1946
Loans and discounts (including overdrafts).....	\$ 258,187.93	\$ 298,763.54	\$ 349,640.28	\$ 511,435.89
U. S. Govt. Obligations, direct and guaranteed.....	866,431.00	1,567,649.47	1,536,273.10	1,708,460.00
Corporate stocks (including stock in Federal Reserve Bank).....	2,250.00	2,700.00	2,700.00	2,700.00
Cash balances with other banks, including reserve balances, and cash items in process of collection.....	748,616.45	1,131,960.00	1,074,840.56	1,096,336.38
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets.....	\$ 1,875,487.38	\$ 3,001,075.01	\$ 2,963,455.94	\$ 3,318,934.27

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.....	\$ 1,610,660.20	\$ 2,698,834.96	\$ 2,637,928.93	\$ 2,964,679.32
Time deposits of individuals, partnerships, and corporations.....	134,416.76	157,895.98	166,514.39	172,844.62
Deposits of U. S. Govt. (including postal savings).....	3,762.25	8,269.86	5,784.33	18,016.09
Deposits of States and political subdivisions.....	25,435.37	24,569.43	33,939.05	33,948.38
Other deposits (certified and officers' checks, etc.).....	45.24	45.24	45.24	45.24
Total Deposits.....	\$ 1,774,319.82	\$ 2,889,615.47	\$ 2,844,211.94	\$ 3,189,533.65
Other liabilities.....				\$ 3,600.00

CAPITAL ACCOUNTS

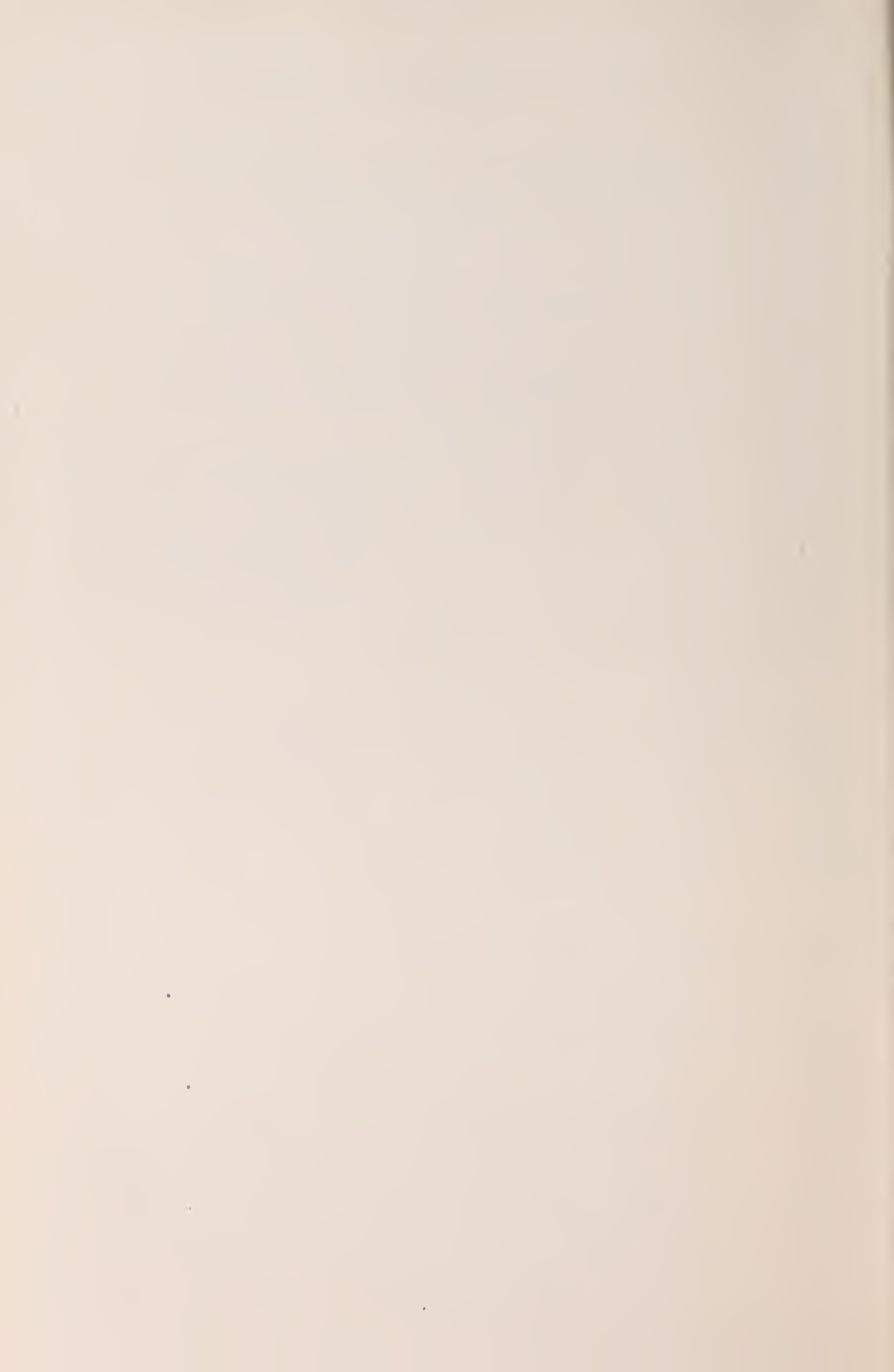
Capital (Common).....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus.....	60,000.00	60,000.00	60,000.00	60,000.00
Undivided profits.....	11,167.56	18,459.54	29,244.00	35,800.62
Reserves (and retirement account for preferred capital).....		3,000.00		
Total Capital Accounts.....	\$ 101,167.56	\$ 111,459.54	\$ 119,244.00	\$ 125,800.62
Total Liabilities and Capital Accounts.....	\$ 1,875,487.38	\$ 3,001,075.01	\$ 2,963,455.94	\$ 3,318,934.27

OFFICERS FOR 1946

Roy Shepherd, President; L. E. Fitzgerald, Vice-President; Cosby McBeath, Cashier-Secretary;
Marie A. Breckenridge, Assistant Cashier.

DIRECTORS FOR 1946

L. E. Fitzgerald, W. D. Martin, Cosby McBeath, Roy Richardson, I. L. Rising, Lola Shepherd,
Roy Shepherd, William E. Shepherd.



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